

INDIVIDUAL PENSION PLAN

Illustration prepared for ABC Corporation for Sample Illustration Age 50

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What is an individual pension plan (IPP)?

An individual pension plan (IPP) is a registered defined benefit pension plan, designed for a single participant. However, the family members of the participant can also participate in the plan, if they are also working for the same employer or for a related employer.

By providing the maximum benefits permitted under the Income Tax Act, an Individual Pension Plan generally allows higher contribution amounts than those permitted under an RRSP. Contributions and investment income in an Individual Pension Plan are not subject to income tax.

Who is the Individual Pension Plan designed for?

An Individual Pension Plan is mainly designed to attract high income earners over the age of 40. As it is a pension plan, an IPP must be sponsored by a company that will be responsible for its funding. Main shareholders of a company are entitled to participate in an IPP, if they are receiving a salary from that company. Therefore, they are ideal candidates for an IPP.

IPP Benefits

Future Service

From the date that the IPP was established, participants accrue the maximum retirement benefit permitted by the Income Tax Act of Canada for each year of service. This maximum retirement benefit is 2% of earnings up to a maximum pension of \$2,494.44 in 2010. The maximum pension is scheduled to be indexed thereafter, in accordance with increase in the average industrial wage index.

Past Service

If specific requirements are met, it is possible to contribute towards a retirement benefit for service before the IPP start date. More information is available at the end of this document.

Fiscal advantages

An IPP generally allows more money to be sheltered from income tax than an RRSP does. Moreover, the difference between maximum contributions for an IPP versus an RRSP increases with the participant's age. The IPP advantage becomes even more important when it is possible to contribute for past service. Finally, it is also usually possible to make a significant additional contribution at retirement. Charts that illustrate the IPP advantages are enclosed.

Contributions and administration fees are tax deductible for the employer. In addition, interest on any amounts that must be borrowed to make IPP contributions is also tax deductible.

IPP effect on RRSP contribution room

Participation in an IPP in a given year decreases your RRSP room for the following year and may even decrease it in the given year when the IPP is set up. For each year following the establishment of the IPP, a participant will get \$600 of RRSP contribution room.

How does the Plan work?

In order to be entitled to an IPP's fiscal advantages, the Plan must be registered with the Canada Revenue Agency (CRA) and sometimes also with the appropriate provincial pension authorities.

An actuarial valuation must be performed at the IPP start date and periodically thereafter (every 3 or 4 years). The purpose of these valuations is to determine the amount of eligible contributions for the next few years.

If the IPP has a surplus, it is possible to use it to decrease contributions or leave the surplus in the Plan until the next valuation. Note that if the surplus is larger than a certain amount, you will be forced by legislation to use it. If the IPP has a deficit, this deficit could be eliminated with extra contributions. The extra contributions are deductible for income tax purposes.

As with every defined benefit retirement plan, an annual statement will be sent to the participant. The participant is therefore able to monitor the evolution of the Plan.

Finally, when the participant retires, he/she can choose to receive a retirement benefit directly from the IPP fund, use the fund to purchase a retirement benefit from an insurance company, or transfer the fund to another registered fund. CRA imposes a maximum on the amount that can be transferred to another plan on a tax free basis.

Other IPP features

If a participant has no spouse at retirement, the normal form of benefit is a life annuity with a 10-year guarantee period. However if the participant has a spouse at retirement, the normal form of benefit is a life annuity with a 5-year guarantee period continuing to the surviving spouse at two thirds of the participant's benefit. After retirement, benefits are indexed annually according to the Consumer Price Index.

If the participant dies before retirement, the IPP funds are transferred either to the spouse, beneficiary, or the estate. A spousal transfer is not subject to income tax.

Finally, if the IPP is terminated, the participant can elect to purchase a deferred pension or transfer an equivalent amount to a registered account. Moreover, any surplus at Plan termination is refunded to the participant.

Past Service

Service from January 1st, 1991

Service between January 1st, 1991 and the IPP start date may be considered for benefit purposes, if the participant has RRSP room left. However, if there is no RRSP room, the participant may elect to transfer an amount from his/her RRSP to the IPP. Such a transfer will usually allow an additional contribution to be made for the past service.

Service before January 1st, 1990

If the participant is not a connected employee, it is possible to credit past service before 1990. In this event, there is no effect on the participant's RRSP.

If the participant is a connected employee, it might still be possible to credit past service. However, all of the following conditions must be met:

- The participant must not have participated in a pension plan or deferred profit sharing plan (DPSP) of the employer, or of a related company;
- Other employees were participating in a pension plan, or a DPSP, sponsored by the employer;
- The value of past service credited to the participant is not higher than 50% of the total value of all accrued pensions, for all participants over the same period;
- Income must be at least \$65,000 or 75% of the best average income over 3 consecutive years. This last condition applies only for years after 1980.

The value of pre-1990 past service must be less than the present value of service credited after that plan's start date. This means that contributions toward pre-1990 past service could only be made at the same rate as for current service.

Service in the year 1990

In order to credit service for 1990, the participant must have available RRSP room. For connected employees, conditions applicable for service before January 1st 1990 must also be met.

Glossary

Actuarial valuation: calculation of the amounts that can be contributed to a pension plan and presented in a valuation report signed by an actuary.

Connected employee: a person who owns, directly or indirectly (spouse, brother, sister, child, grand-child, father, mother, etc.), at least 10% of the Company's capital assets or of any other company connected to it.

Defined benefit pension plan: a pension plan in which benefits payable are determined in advance. The amount of contributions required to fund these benefits must therefore be calculated by an actuary.

Life annuity: benefits payable during the entire lifetime of the participant and sometimes continuing during the lifetime of the participant's spouse.

Salary: amount received as remuneration from a company, and reported on a T4, for services rendered as an employee of the company. It should be noted that dividends are not considered salary.

Employee Data

Name of Company
Name of Participant

ABC Corporation
Sample Illustration Age 50

S.I.N.	0
First name	Sample
Last name	Illustration Age 50
Sex (M or F)	M
Date of birth	January 1, 1960
Date of hire	January 1, 1991
Past service date	January 1, 1991
Effective date of IPP	January 1, 2010
Valuation date	January 1, 2010
Company	ABC Corporation
Current Salary	\$ 125,000
Employee Contribution Rate (from 0% to 9%)	0%
RRSP available	\$ 380,000
Unused RRSP contribution room	\$ -
RRSP Contribution in 2010	\$ -
Connected (1=yes / 0=no)	1
Excess Contribution (1=yes / 0=no)	1
Annuities payable(ages to be illustrated)	55-60-65

DATA - Service post			DATA - Service pre		
CONNECTED ==> Past Salaries					
	Salary	Service		Salary	Service
1990	\$ 100,000	0.00	1990	\$ -	0.00
1991	\$ 125,000	1.00	1989	\$ -	0.00
1992	\$ 125,000	1.00	1988	\$ -	0.00
1993	\$ 125,000	1.00	1987	\$ -	0.00
1994	\$ 125,000	1.00	1986	\$ -	0.00
1995	\$ 125,000	1.00	1985	\$ -	0.00
1996	\$ 125,000	1.00	1984	\$ -	0.00
1997	\$ 125,000	1.00	1983	\$ -	0.00
1998	\$ 125,000	1.00	1982	\$ -	0.00
1999	\$ 125,000	1.00	1981	\$ -	0.00
2000	\$ 125,000	1.00	1980	\$ -	0.00
2001	\$ 125,000	1.00	1979	\$ -	0.00
2002	\$ 125,000	1.00	1978	\$ -	0.00
2003	\$ 125,000	1.00	1977	\$ -	0.00
2004	\$ 125,000	1.00	1976	\$ -	0.00
2005	\$ 125,000	1.00	1975	\$ -	0.00
2006	\$ 125,000	1.00	1974	\$ -	0.00
2007	\$ 125,000	1.00	1973	\$ -	0.00
2008	\$ 125,000	1.00	1972	\$ -	0.00
2009	\$ 125,000	1.00	1971	\$ -	0.00
2010	\$ -	0.00	1970	\$ -	0.00
2011	\$ -	0.00	1969	\$ -	0.00

Note: The past service is credited entirely.

Prescribed Actuarial Assumptions and Methods

Mortality table	80% of the average GAM-83 male and female mortality rates (after retirement only)
Interest (discount) rate	7.5% per year
Salary increase rate	5.5% per year
Inflation rate	4% per year
Indexation (for funding purposes)	3% per year
Retirement age	Age 65 or end of year where member attains age 71 if over age 65 at year end
Form of pension	Joint life pension reducing by 1/3 on the member's death, with a 5 year guarantee
Maximum pension per year of service	\$2,494.44 per year of service in 2010, increasing at 5.5% per year thereafter
Marital status	100% married at retirement with a spouse of the same age
Actuarial Cost method	Projected Accrued Benefit

IPP versus RRSP Comparison
Sample Illustration Age 50

Date of birth:	January 1, 1960	Current salary	\$ 125,000
Date of hire:	January 1, 1991	Unused RRSP contribution room	\$ -
Past service date:	January 1, 1991	Connected Person	Yes

Year Dec. 31	Age	IPP Contributions			IPP and RRSP		RRSP Contributions with IPP		RRSP		IPP Advantage	
		Past Service Post-89	Pre-90 Service	Current Service	IPP Total	RRSP Contributions	RRSP Total	RRSP Only	RRSP Total	in (\$)	in (%)	
RRSP Transfer		\$ 367,950										
2010	50	\$ 151,919	\$ -	\$ 28,357	\$ 588,026	\$ 2,500	\$ 2,592	\$ 590,618	\$ 22,000	\$ 418,356	\$ 172,262	141%
2011	51	\$ -	\$ -	\$ 30,482	\$ 663,733	\$ 600	\$ 3,409	\$ 667,141	\$ 23,210	\$ 473,798	\$ 193,344	141%
2012	52	\$ -	\$ -	\$ 32,767	\$ 747,486	\$ 600	\$ 4,286	\$ 751,773	\$ 24,487	\$ 534,721	\$ 217,052	141%
2013	53	\$ -	\$ -	\$ 35,230	\$ 840,075	\$ 600	\$ 5,230	\$ 845,305	\$ 25,833	\$ 601,609	\$ 243,695	141%
2014	54	\$ -	\$ -	\$ 37,870	\$ 942,345	\$ 600	\$ 6,244	\$ 948,589	\$ 27,254	\$ 674,987	\$ 273,602	141%
2015	55	\$ -	\$ -	\$ 40,708	\$ 1,055,228	\$ 600	\$ 7,335	\$ 1,062,563	\$ 28,753	\$ 755,423	\$ 307,139	141%
2016	56	\$ -	\$ -	\$ 43,759	\$ 1,179,741	\$ 600	\$ 8,507	\$ 1,188,247	\$ 30,334	\$ 843,532	\$ 344,716	141%
2017	57	\$ -	\$ -	\$ 47,048	\$ 1,317,002	\$ 600	\$ 9,767	\$ 1,326,769	\$ 32,003	\$ 939,978	\$ 386,791	141%
2018	58	\$ -	\$ -	\$ 50,574	\$ 1,468,214	\$ 600	\$ 11,121	\$ 1,479,335	\$ 33,763	\$ 1,045,482	\$ 433,853	141%
2019	59	\$ -	\$ -	\$ 54,365	\$ 1,634,696	\$ 600	\$ 12,578	\$ 1,647,274	\$ 35,620	\$ 1,160,825	\$ 486,449	142%
2020	60	\$ -	\$ -	\$ 58,439	\$ 1,817,889	\$ 600	\$ 14,143	\$ 1,832,032	\$ 37,579	\$ 1,286,850	\$ 545,183	142%
2021	61	\$ -	\$ -	\$ 62,831	\$ 2,019,376	\$ 600	\$ 15,826	\$ 2,035,202	\$ 39,646	\$ 1,424,469	\$ 610,733	143%
2022	62	\$ -	\$ -	\$ 67,540	\$ 2,240,857	\$ 600	\$ 17,635	\$ 2,258,492	\$ 41,826	\$ 1,574,671	\$ 683,820	143%
2023	63	\$ -	\$ -	\$ 72,602	\$ 2,484,197	\$ 600	\$ 19,580	\$ 2,503,776	\$ 44,127	\$ 1,738,523	\$ 765,253	144%
2024	64	\$ -	\$ -	\$ 78,044	\$ 2,751,429	\$ 600	\$ 21,670	\$ 2,773,099	\$ 46,554	\$ 1,917,181	\$ 855,918	145%
2025	65	\$ -	\$ -	\$ 80,075	\$ 3,040,810	\$ 600	\$ 23,918	\$ 3,064,727	\$ 49,114	\$ 2,111,892	\$ 952,835	145%
2026	66	\$ -	\$ -	\$ 82,597	\$ 3,354,509	\$ 600	\$ 26,333	\$ 3,380,842	\$ 51,816	\$ 2,324,008	\$ 1,056,835	145%
2027	67	\$ -	\$ -	\$ 85,119	\$ 3,694,350	\$ 600	\$ 28,931	\$ 3,723,281	\$ 54,666	\$ 2,554,987	\$ 1,168,294	146%
2028	68	\$ -	\$ -	\$ 87,635	\$ 4,062,289	\$ 600	\$ 31,722	\$ 4,094,011	\$ 57,672	\$ 2,806,406	\$ 1,287,605	146%
2029	69	\$ -	\$ -	\$ 90,159	\$ 4,460,439	\$ 600	\$ 34,724	\$ 4,495,162	\$ 60,844	\$ 3,079,972	\$ 1,415,191	146%
2030	70	\$ -	\$ -	\$ 92,647	\$ 4,891,030	\$ 600	\$ 37,950	\$ 4,928,980	\$ 64,191	\$ 3,377,524	\$ 1,551,457	146%
2031	71	\$ -	\$ -	\$ 95,111	\$ 5,356,471	\$ 600	\$ 41,418	\$ 5,397,889	\$ 67,721	\$ 3,701,052	\$ 1,696,836	146%
Total		\$ 519,869	\$ -	\$ 1,353,961	\$ 15,100	\$ 15,100	\$ 1,266,963					

Projected pension payable if you retire at the end of the year in which you will attain age 65: \$ 213,905 \$ 148,561
 Projected pension payable if you retire at the end of the year in which you will attain age 71: \$ 438,582 \$ 303,038

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**Past Service Recognition
Sample Illustration Age 50**

Year	Salary	Cost of service	PSPA*	Credited service
1991	\$ 125,000	\$ 27,350	\$ 11,500	1.00 year
1992	\$ 125,000	\$ 27,350	\$ 11,500	1.00 year
1993	\$ 125,000	\$ 27,350	\$ 12,500	1.00 year
1994	\$ 125,000	\$ 27,350	\$ 13,500	1.00 year
1995	\$ 125,000	\$ 27,350	\$ 21,450	1.00 year
1996	\$ 125,000	\$ 27,350	\$ 21,450	1.00 year
1997	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
1998	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
1999	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
2000	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
2001	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
2002	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
2003	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
2004	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
2005	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
2006	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
2007	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
2008	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
2009	\$ 125,000	\$ 27,350	\$ 21,850	1.00 year
Total		\$ 519,651	\$ 375,950	19.00 years

* Past Service Pension Adjustment

Minimum transfer from RRSP

PSPA	\$	375,950
Unused RRSP contribution room	\$	-
Allowable excess	\$	(8,000)
	\$	367,950

Contribution - past service after January 1, 1991

Cost of this past service	\$	519,651
Minimum transfer from RRSP	\$	(367,950)
Interest on cost of past service	\$	218 **
Contribution for this past service	\$	151,919

** Interest calculated to: Jan. 8, 2010

Options at Retirement Sample Illustration Age 50

Payment of benefits directly from the plan

Under this option, the accumulated retirement income, as well as any ancillary benefits (temporary bridge benefit, early retirement benefits), will be paid to you each month directly from the plan.

Actuarial valuations will continue to be conducted periodically. The plan sponsor may be required to make additional contributions to the plan after the member retires, in order to cover investment losses and/or actuarial deficits (due to assumptions such as inflation).

In addition, an optional contribution can be made at retirement to fund the bridge benefit, subsidized early retirement benefits and/or the indexing that could not be funded in advance. The following table illustrates the amount of this contribution, as well as the advantage of having an IPP relative to RRSP contributions only.

At Dec 31	Age	Accumulated IPP and RRSP	Optional Contribution	TOTAL IPP and RRSP (1)	Accumulated RRSP only (2)	IPP Advantage (1) / (2)
2015	55	\$ 1,062,563	\$ 695,869	\$ 1,758,431	\$ 755,423	233%
2016	56	\$ 1,188,247	\$ 701,393	\$ 1,889,640	\$ 843,532	224%
2017	57	\$ 1,326,769	\$ 698,738	\$ 2,025,506	\$ 939,978	215%
2018	58	\$ 1,479,335	\$ 686,421	\$ 2,165,756	\$ 1,045,482	207%
2019	59	\$ 1,647,274	\$ 662,776	\$ 2,310,050	\$ 1,160,825	199%
2020	60	\$ 1,832,032	\$ 625,782	\$ 2,457,814	\$ 1,286,850	191%
2021	61	\$ 2,035,202	\$ 573,504	\$ 2,608,706	\$ 1,424,469	183%
2022	62	\$ 2,258,492	\$ 503,673	\$ 2,762,164	\$ 1,574,671	175%
2023	63	\$ 2,503,776	\$ 413,771	\$ 2,917,547	\$ 1,738,523	168%
2024	64	\$ 2,773,099	\$ 301,027	\$ 3,074,126	\$ 1,917,181	160%
2025	65	\$ 3,064,727	\$ 323,396	\$ 3,388,124	\$ 2,111,892	160%
2026	66	\$ 3,380,842	\$ 387,605	\$ 3,768,447	\$ 2,324,008	162%
2027	67	\$ 3,723,281	\$ 436,787	\$ 4,160,067	\$ 2,554,987	163%
2028	68	\$ 4,094,011	\$ 471,237	\$ 4,565,248	\$ 2,806,406	163%
2029	69	\$ 4,495,162	\$ 488,785	\$ 4,983,948	\$ 3,079,972	162%
2030	70	\$ 4,928,980	\$ 489,596	\$ 5,418,576	\$ 3,377,524	160%
2031	71	\$ 5,397,889	\$ 473,002	\$ 5,870,891	\$ 3,701,052	159%

Options at Retirement Sample Illustration Age 50

Transfer to an Individual Retirement Plan

Under this option, the IPP is wound up and the value is transferred to an individual retirement savings plan; subject to CRA regulations regarding the maximum transferable amount. The cash payment is the balance that you will receive as a lump sum, subject to applicable income taxes. The following table illustrates the projected amounts from the IPP, the maximum amount that can be transferred, and the amount of any cash payments.

This table is illustrated at the end of the year of the age shown. You must participate in an IPP for a minimum period of time.

At Dec 31	Age	Accumulated IPP (1)	Maximum Transfer Amount (2)	Cash Payment (1) - (2)
2015	55	\$ 1,055,228	\$ 894,278	\$ 160,950
2016	56	\$ 1,179,741	\$ 1,000,071	\$ 179,670
2017	57	\$ 1,317,002	\$ 1,116,327	\$ 200,675
2018	58	\$ 1,468,214	\$ 1,243,976	\$ 224,237
2019	59	\$ 1,634,696	\$ 1,396,319	\$ 238,377
2020	60	\$ 1,817,889	\$ 1,550,885	\$ 267,005
2021	61	\$ 2,019,376	\$ 1,720,146	\$ 299,230
2022	62	\$ 2,240,857	\$ 1,921,304	\$ 319,552
2023	63	\$ 2,484,197	\$ 2,125,157	\$ 359,040
2024	64	\$ 2,751,429	\$ 2,347,797	\$ 403,632
2025	65	\$ 3,040,810	\$ 2,652,427	\$ 388,383
2026	66	\$ 3,354,509	\$ 2,929,469	\$ 425,040
2027	67	\$ 3,694,350	\$ 3,238,200	\$ 456,150
2028	68	\$ 4,062,289	\$ 3,528,015	\$ 534,273
2029	69	\$ 4,460,439	\$ 3,857,697	\$ 602,742
2030	70	\$ 4,891,030	\$ 4,162,346	\$ 728,684
2031	71	\$ 5,356,471	\$ 4,517,392	\$ 839,078

Benefits at Retirement Sample Illustration Age 50

The following table shows the benefits that will be payable at retirement directly from the IPP assuming retirement on December 31st and that the optional contribution at retirement has been made. The temporary income is payable starting from the retirement date and ending on the 1st of the month coinciding with or following the date you turn 65. The benefits are indexed according to the cost of living increases. The following table illustrates the benefits, assuming 4% indexing.

Annuities Payable

Age at retirement Type of income	55		60		65	
	Pension	Temporary	Pension	Temporary	Pension	Temporary
55	\$ 85,986	\$ 11,026	-	-	-	-
56	\$ 89,425	\$ 11,467	-	-	-	-
57	\$ 93,002	\$ 11,926	-	-	-	-
58	\$ 96,723	\$ 12,403	-	-	-	-
59	\$ 100,591	\$ 12,899	-	-	-	-
60	\$ 104,615	\$ 13,415	\$ 134,856	\$ 17,293	-	-
61	\$ 108,800	\$ 13,952	\$ 140,251	\$ 17,985	-	-
62	\$ 113,152	\$ 14,510	\$ 145,861	\$ 18,704	-	-
63	\$ 117,678	\$ 15,090	\$ 151,695	\$ 19,452	-	-
64	\$ 122,385	\$ 15,694	\$ 157,763	\$ 20,231	-	-
65	\$ 127,280	-	\$ 164,073	-	\$ 213,905	-
66	\$ 132,372	-	\$ 170,636	-	\$ 222,462	-
67	\$ 137,666	-	\$ 177,462	-	\$ 231,360	-
68	\$ 143,173	-	\$ 184,560	-	\$ 240,614	-
69	\$ 148,900	-	\$ 191,943	-	\$ 250,239	-
70	\$ 154,856	-	\$ 199,620	-	\$ 260,249	-
71	\$ 161,050	-	\$ 207,605	-	\$ 270,659	-
72	\$ 167,492	-	\$ 215,909	-	\$ 281,485	-
73	\$ 174,192	-	\$ 224,546	-	\$ 292,744	-
74	\$ 181,160	-	\$ 233,528	-	\$ 304,454	-
75	\$ 188,406	-	\$ 242,869	-	\$ 316,632	-
76	\$ 195,942	-	\$ 252,583	-	\$ 329,298	-
77	\$ 203,780	-	\$ 262,687	-	\$ 342,469	-
78	\$ 211,931	-	\$ 273,194	-	\$ 356,168	-
79	\$ 220,408	-	\$ 284,122	-	\$ 370,415	-
80	\$ 229,225	-	\$ 295,487	-	\$ 385,232	-
81	\$ 238,394	-	\$ 307,306	-	\$ 400,641	-
82	\$ 247,929	-	\$ 319,599	-	\$ 416,666	-
83	\$ 257,847	-	\$ 332,383	-	\$ 433,333	-
84	\$ 268,160	-	\$ 345,678	-	\$ 450,666	-
85	\$ 278,887	-	\$ 359,505	-	\$ 468,693	-
86	\$ 290,042	-	\$ 373,885	-	\$ 487,441	-
87	\$ 301,644	-	\$ 388,841	-	\$ 506,938	-
88	\$ 313,710	-	\$ 404,394	-	\$ 527,216	-
89	\$ 326,258	-	\$ 420,570	-	\$ 548,305	-
90	\$ 339,308	-	\$ 437,393	-	\$ 570,237	-
91	\$ 352,881	-	\$ 454,888	-	\$ 593,046	-
92	\$ 366,996	-	\$ 473,084	-	\$ 616,768	-
93	\$ 381,676	-	\$ 492,007	-	\$ 641,439	-
94	\$ 396,943	-	\$ 511,688	-	\$ 667,096	-
95	\$ 412,821	-	\$ 532,155	-	\$ 693,780	-