

January 9, 2019

**PRIVATE**

Greg Wood  
Chief Business Officer  
Palisades Charter High School  
15777 Bowdoin Street  
Pacific Palisades, CA 90272

RE: Palisades Charter High School Benefit Study

Dear Mr. Wood:

Palisades Charter High School (PCHS) sponsors a retiree health benefits program for eligible employees at retirement. PCHS recently had Nyhart complete an actuarial valuation to provide the information necessary to comply with accounting requirements applicable to its program. PCHS is currently reviewing possible changes to their retiree health benefits program and has requested assistance from Nyhart in order to measure the financial impact of various scenarios proposed by PCHS. The proposed scenarios include the following:

- Scenario 1 (baseline scenario): Existing eligible employees and retirees will continue to receive a PCHS contribution for retiree and/or dependent coverage.
- Scenario 2: Existing eligible employees (excludes currently retired) will continue to receive a PCHS contribution for retiree and/or dependent coverage but must pay 20% of the premium cost. Current retirees' benefits remain unchanged.
- Scenario 3: All existing employees (excludes currently retired) will receive an HRA account with a notional balance at retirement based on \$2,000 times years of service after January 1, 2019. All employees, except PESPU employees, hired prior to July 1, 2009 and PESPU employees hired prior to July 1, 2012 will receive retroactive contributions of \$2,000 for each year employed prior to January 1, 2019. Retirees will be able to use the account balance to reimburse healthcare costs. Once the account balance reaches \$0 or the retiree dies, there are no further benefits and PCHS is no longer responsible for retiree health benefits to the retiree. Under this scenario, future retirees will be required to purchase healthcare coverage elsewhere and are not allowed to participate in PCHS sponsored health plans. Current retirees' benefits remain unchanged.
- Scenario 4: All existing employees (excludes currently retired) will receive an HRA contribution to their portable account. Employees will receive a \$2,000 contribution for every year they are employed with PCHS beginning on January 1, 2019. All employees, except PESPU employees, hired prior to July 1, 2009 and PESPU employees hired prior to July 1, 2012 will receive retroactive contributions of \$2,000 for each year employed prior to January 1, 2019. Under this scenario,

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future retirees will be required to purchase healthcare coverage elsewhere and are not allowed to participate in PCHS sponsored health plans. Current retirees' benefits remain unchanged.

- Scenario 5: Scenario 5 is similar to Scenario 4, but is based on the employee population remaining at 216 in all future years.
- Scenario 6: Existing eligible employees (excludes currently retired) will no longer receive PCHS contributions. Current retirees' benefits remain unchanged.

In order to measure the impact of the above scenarios, we updated the valuation as necessary. We have assumed that the \$6,383,360 earmarked for retiree health benefits will be applied towards the benefits under each scenario. We have also assumed that PCHS will invest the assets in a trust earning an annual return of 5%. Contributions are made until the trust is sustainable without further contributions. In addition, PCHS has informed us that it is preferable to maintain contributions under \$700,000, and we have incorporated this budgetary constraint into our analysis whenever possible. Additional administrative fee requirements, such as trust audits, Form 5500 for the trust, and 990T tax filings are not included in the projections. For Scenario 3, the HRA benefit payments are based on estimated annual reimbursements of \$6,000. Reimbursements cease once the notional balance reaches \$0 or the retiree dies. All other plan provisions, assumptions, and methods remain the same as those used in the June 30, 2017 valuation. For purposes of the proposed scenarios, we have only included the explicit liability. Implicit liabilities are not included in the projected benefit payments.

Exhibits 1 through 6 show the proposed scenarios and the estimated contributions needed to fund the trust under each scenario. Exhibit 7 provides the expected cost to retirees if they are allowed to participate in PCHS's plan but are required to pay the entire cost of coverage. It is important to note that for all of the proposed scenarios, future actuarial valuations would be required. However, under Scenarios 4 and 5, there would be no actuarial liability for future retirees. The results are estimates and may vary significantly if assumptions are modified or actual experience is different than assumed. Reasonable actuarial techniques and assumptions were used to produce the estimates. Depending on the use of this information, additional cost projections may be necessary to quantify the sensitivity of the results.

We have enjoyed working on this assignment and are available to answer any questions.

Sincerely,  
Nyhart

Luis Murillo, ASA, MAAA  
Consulting Actuary

Randy Gomez, FSA, MAAA  
Principal & Consulting Actuary

## Scenario 1 - Benefits remain the same as current plan

Year	Asset Market Value Beginning of Year (7/1)	PCHS Contributions	Benefit Payments	5% Return on Investment	Asset Market Value End of Year (6/30)
2019	6,383,360	700,000	(366,347)	327,509	7,044,522
2020	7,044,522	700,000	(411,353)	359,442	7,692,611
2021	7,692,611	700,000	(461,007)	390,605	8,322,209
2022	8,322,209	700,000	(516,125)	420,707	8,926,791
2023	8,926,791	700,000	(588,670)	449,123	9,487,244
2024	9,487,244	700,000	(642,936)	475,789	10,020,097
2025	10,020,097	700,000	(701,298)	500,972	10,519,771
2026	10,519,771	700,000	(773,004)	524,163	10,970,930
2027	10,970,930	700,000	(858,975)	544,572	11,356,527
2028	11,356,527	700,000	(921,298)	562,294	11,697,523
2029	11,697,523	700,000	(998,983)	577,402	11,975,942
2030	11,975,942	700,000	(1,077,209)	589,367	12,188,100
2031	12,188,100	700,000	(1,155,237)	598,024	12,330,887
2032	12,330,887	700,000	(1,223,042)	603,468	12,411,313
2033	12,411,313	700,000	(1,302,735)	605,497	12,414,075
2034	12,414,075	700,000	(1,386,089)	603,552	12,331,538
2035	12,331,538	700,000	(1,451,544)	597,788	12,177,782
2036	12,177,782	700,000	(1,514,918)	588,516	11,951,380
2037	11,951,380	700,000	(1,603,062)	574,992	11,623,310
2038	11,623,310	700,000	(1,673,154)	556,837	11,206,993
2039	11,206,993	700,000	(1,728,638)	534,634	10,712,989
2040	10,712,989	700,000	(1,789,283)	508,417	10,132,123
2041	10,132,123	700,000	(1,837,652)	478,165	9,472,636
2042	9,472,636	700,000	(1,886,023)	443,981	8,730,594
2043	8,730,594	700,000	(1,912,648)	406,214	7,924,160
2044	7,924,160	700,000	(1,940,453)	365,197	7,048,904
2045	7,048,904	700,000	(1,963,993)	320,845	6,105,756
2050	1,666,388	700,000	(1,990,039)	51,068	427,417
2055	519,527	1,838,753	(1,838,753)	25,976	545,503
2060	663,062	1,557,539	(1,557,539)	33,153	696,215
2065	846,254	1,177,204	(1,177,204)	42,313	888,567
2070	1,080,058	772,304	(772,304)	54,003	1,134,061
2075	1,378,458	427,654	(427,654)	68,923	1,447,381
2080	846,287	0	(195,683)	37,422	688,026
2085	274,806	0	(73,930)	11,892	212,768
2090	66,377	0	(21,629)	2,778	47,526
2095	10,211	0	(3,953)	412	6,670
2100	1,522	0	(328)	68	1,262
2105	1,135	0	(13)	56	1,178

Under Scenario 1, contributions of \$700,000 are made through 2050 and then contributions equal annual benefit payments until 2076. The trust becomes self-sustaining by 2077, and no further contributions are needed. Total contributions amount to \$54,802,000. Under this scenario, PCHS still has an OPEB liability under ASC 715.

**Scenario 2 – Benefits remain the same as current plan, and future retirees must pay 20% of premium cost**

Year	Asset Market Value Beginning of Year (7/1)	PCHS Contributions	Benefit Payments	5% Return on Investment	Asset Market Value End of Year (6/30)
2019	6,383,360	700,000	(347,600)	327,978	7,063,738
2020	7,063,738	700,000	(385,418)	361,051	7,739,371
2021	7,739,371	700,000	(426,691)	393,801	8,406,481
2022	8,406,481	700,000	(472,031)	426,023	9,060,473
2023	9,060,473	700,000	(530,972)	457,249	9,686,750
2024	9,686,750	700,000	(575,153)	487,459	10,299,056
2025	10,299,056	700,000	(622,454)	516,891	10,893,493
2026	10,893,493	700,000	(680,254)	545,168	11,458,407
2027	11,458,407	700,000	(749,268)	571,689	11,980,828
2028	11,980,828	700,000	(799,144)	596,563	12,478,247
2029	12,478,247	700,000	(861,070)	619,886	12,937,063
2030	12,937,063	700,000	(922,474)	641,291	13,355,880
2031	13,355,880	700,000	(984,143)	660,690	13,732,427
2032	13,732,427	700,000	(1,037,345)	678,188	14,073,270
2033	14,073,270	700,000	(1,099,758)	693,670	14,367,182
2034	14,367,182	700,000	(1,164,793)	706,739	14,609,128
2035	14,609,128	700,000	(1,215,201)	717,576	14,811,503
2036	14,811,503	700,000	(1,263,641)	726,484	14,974,346
2037	14,974,346	700,000	(1,331,609)	732,927	15,075,664
2038	15,075,664	700,000	(1,384,868)	736,662	15,127,458
2039	15,127,458	700,000	(1,426,208)	738,218	15,139,468
2040	15,139,468	700,000	(1,471,488)	737,686	15,105,666
2041	15,105,666	700,000	(1,506,813)	735,113	15,033,966
2042	15,033,966	700,000	(1,542,065)	730,647	14,922,548
2043	14,922,548	700,000	(1,559,906)	724,630	14,787,272
2044	14,787,272	700,000	(1,578,737)	717,395	14,625,930
2045	14,625,930	700,000	(1,594,254)	708,940	14,440,616
2050	13,497,048	700,000	(1,601,503)	652,315	13,247,860
2055	12,379,295	700,000	(1,473,485)	599,628	12,205,438
2060	10,076,700	0	(1,246,398)	472,675	9,302,977
2065	6,435,074	0	(941,790)	298,209	5,791,493
2070	3,583,525	0	(617,844)	163,730	3,129,411
2075	1,702,364	0	(342,123)	76,565	1,436,806
2080	678,101	0	(156,546)	29,991	551,546
2085	221,213	0	(59,144)	9,582	171,651
2090	54,846	0	(17,303)	2,310	39,853
2095	10,396	0	(3,162)	441	7,675
2100	4,060	0	(262)	196	3,994
2105	4,534	0	(10)	226	4,750

Under Scenario 2, contributions of \$700,000 are made through 2056 (\$421,000 in 2057), and the trust becomes self-sustaining with no further contributions needed. Total contributions amount to \$27,021,000. Under this scenario, PCHS still has an OPEB liability under ASC 715.

**Scenario 3 – Future retirees receive a notional HRA Balance at retirement, and current retirees’ benefits remain unchanged**

Year	Asset Market Value Beginning of Year (7/1)	PCHS Contributions	HRA Benefit Payments	Current Retirees Benefit Payments	5% Return on Investment	Asset Market Value End of Year (6/30)
2019	6,383,360	98,800	(103,267)	(272,614)	312,241	6,418,520
2020	6,418,520	98,800	(138,600)	(281,679)	312,889	6,409,930
2021	6,409,930	98,800	(138,941)	(289,427)	312,257	6,392,619
2022	6,392,619	98,800	(161,106)	(295,656)	310,682	6,345,339
2023	6,345,339	98,800	(169,895)	(300,178)	307,985	6,282,051
2024	6,282,051	98,800	(173,127)	(304,019)	304,644	6,208,349
2025	6,208,349	98,800	(203,410)	(307,079)	300,125	6,096,785
2026	6,096,785	98,800	(205,682)	(309,254)	294,436	5,975,085
2027	5,975,085	98,800	(205,370)	(310,440)	288,329	5,846,404
2028	5,846,404	98,800	(194,512)	(310,529)	282,164	5,722,327
2029	5,722,327	98,800	(204,023)	(309,416)	275,750	5,583,438
2030	5,583,438	98,800	(197,744)	(303,532)	269,110	5,450,072
2031	5,450,072	98,800	(209,676)	(299,765)	262,238	5,301,669
2032	5,301,669	98,800	(209,485)	(294,556)	254,952	5,151,380
2033	5,151,380	98,800	(211,339)	(287,848)	247,559	4,998,552
2034	4,998,552	98,800	(212,364)	(279,608)	240,098	4,845,478
2035	4,845,478	98,800	(199,725)	(269,828)	233,005	4,707,730
2036	4,707,730	98,800	(218,568)	(258,534)	225,929	4,555,357
2037	4,555,357	98,800	(239,094)	(245,795)	218,116	4,387,384
2038	4,387,384	98,800	(241,490)	(231,725)	210,009	4,222,978
2039	4,222,978	0	(253,442)	(216,489)	199,401	3,952,448
2040	3,952,448	0	(245,761)	(200,309)	186,471	3,692,849
2041	3,692,849	0	(257,459)	(183,458)	173,620	3,425,552
2042	3,425,552	0	(259,394)	(166,235)	160,637	3,160,560
2043	3,160,560	0	(237,551)	(148,940)	148,366	2,922,435
2044	2,922,435	0	(246,664)	(131,871)	136,658	2,680,558
2045	2,680,558	0	(257,498)	(115,299)	124,708	2,432,469
2050	1,581,984	0	(216,063)	(47,359)	72,514	1,391,076
2055	767,231	0	(129,305)	(12,412)	34,819	660,333
2060	320,224	0	(76,903)	(1,833)	14,043	255,531
2065	80,621	0	(24,598)	(136)	3,413	59,300
2070	10,635	0	(4,154)	(5)	428	6,904
2075	1,866	0	0	0	93	1,959
2080	2,381	0	0	0	119	2,500
2085	3,039	0	0	0	152	3,191
2090	3,880	0	0	0	194	4,074
2095	4,953	0	0	0	248	5,201
2100	6,322	0	0	0	316	6,638
2105	8,069	0	0	0	403	8,472

Under Scenario 3, contributions of \$98,800 are made for 20 years (through 2038), and the trust becomes self-sustaining with no further contributions needed. Total contributions amount to \$1,976,000. Under this scenario, PCHS still has an OPEB liability under ASC 715.

**Scenario 4 - Future retirees receive an annual contribution to a portable HRA account, and current retirees' benefits remain unchanged**

Year	Asset Market Value Beginning of Year (7/1)	PCHS Contributions	HRA Benefit Payments	Current Retirees Benefit Payments	5% Return on Investment	Asset Market Value End of Year (6/30)
2019	6,383,360	491,650	(4,540,000)	(272,614)	211,144	2,273,540
2020	2,273,540	491,650	(388,000)	(281,679)	109,226	2,204,737
2021	2,204,737	491,650	(382,000)	(289,427)	105,742	2,130,702
2022	2,130,702	491,650	(368,000)	(295,656)	102,235	2,060,931
2023	2,060,931	491,650	(362,000)	(300,178)	98,783	1,989,186
2024	1,989,186	491,650	(346,000)	(304,019)	95,500	1,926,317
2025	1,926,317	491,650	(334,000)	(307,079)	92,580	1,869,468
2026	1,869,468	491,650	(324,000)	(309,254)	89,933	1,817,797
2027	1,817,797	491,650	(312,000)	(310,440)	87,620	1,774,627
2028	1,774,627	491,650	(300,000)	(310,529)	85,759	1,741,507
2029	1,741,507	491,650	(290,000)	(309,416)	84,381	1,718,122
2030	1,718,122	491,650	(280,000)	(303,532)	83,609	1,709,849
2031	1,709,849	491,650	(266,000)	(299,765)	83,640	1,719,374
2032	1,719,374	491,650	(252,000)	(294,556)	84,596	1,749,064
2033	1,749,064	491,650	(240,000)	(287,848)	86,548	1,799,414
2034	1,799,414	491,650	(232,000)	(279,608)	89,472	1,868,928
2035	1,868,928	491,650	(220,000)	(269,828)	93,492	1,964,242
2036	1,964,242	491,650	(210,000)	(258,534)	98,790	2,086,148
2037	2,086,148	491,650	(192,000)	(245,795)	105,654	2,245,657
2038	2,245,657	491,650	(180,000)	(231,725)	114,281	2,439,863
2039	2,439,863	0	(168,000)	(216,489)	112,381	2,167,755
2040	2,167,755	0	(158,000)	(200,309)	99,430	1,908,876
2041	1,908,876	0	(150,000)	(183,458)	87,107	1,662,525
2042	1,662,525	0	(138,000)	(166,235)	75,520	1,433,810
2043	1,433,810	0	(126,000)	(148,940)	64,817	1,223,687
2044	1,223,687	0	(118,000)	(131,871)	54,938	1,028,754
2045	1,028,754	0	(98,000)	(115,299)	46,105	861,560
2050	363,951	0	(50,000)	(47,359)	15,764	282,356
2055	82,755	0	(20,000)	(12,412)	3,327	53,670
2060	7,816	0	0	(1,833)	345	6,328
2065	4,825	0	0	(136)	238	4,927
2070	5,825	0	0	(5)	291	6,111
2075	7,424	0	0	0	371	7,795
2080	9,475	0	0	0	474	9,949
2085	12,092	0	0	0	605	12,697
2090	15,434	0	0	0	772	16,206
2095	19,698	0	0	0	985	20,683
2100	25,140	0	0	0	1,257	26,397
2105	32,086	0	0	0	1,604	33,690

Under Scenario 4, contributions of \$491,650 are made for 20 years (through 2038), and the trust becomes self-sustaining with no further contributions needed. Total contributions amount to \$9,833,000. Under this scenario, PCHS has an OPEB liability under ASC 715 for current retirees only.

**Scenario 5 – Future retirees receive an annual contribution to a portable HRA account (based on employee population remaining at 216 in all years), and current retirees’ benefits remain unchanged**

Year	Asset Market Value Beginning of Year (7/1)	PCHS Contributions	HRA Benefit Payments	Current Retirees Benefit Payments	Return on Investment	Asset Market Value End of Year (6/30)
2019	6,383,360	575,500	(4,540,000)	(272,614)	213,240	2,359,486
2020	2,359,486	575,500	(432,000)	(281,679)	114,520	2,335,827
2021	2,335,827	575,500	(432,000)	(289,427)	113,143	2,303,043
2022	2,303,043	575,500	(432,000)	(295,656)	111,348	2,262,235
2023	2,262,235	575,500	(432,000)	(300,178)	109,195	2,214,752
2024	2,214,752	575,500	(432,000)	(304,019)	106,725	2,160,958
2025	2,160,958	575,500	(432,000)	(307,079)	103,958	2,101,337
2026	2,101,337	575,500	(432,000)	(309,254)	100,923	2,036,506
2027	2,036,506	575,500	(432,000)	(310,440)	97,652	1,967,218
2028	1,967,218	575,500	(432,000)	(310,529)	94,185	1,894,374
2029	1,894,374	575,500	(432,000)	(309,416)	90,571	1,819,029
2030	1,819,029	575,500	(432,000)	(303,532)	86,951	1,745,948
2031	1,745,948	575,500	(432,000)	(299,765)	83,391	1,673,074
2032	1,673,074	575,500	(432,000)	(294,556)	79,877	1,601,895
2033	1,601,895	575,500	(432,000)	(287,848)	76,486	1,534,033
2034	1,534,033	575,500	(432,000)	(279,608)	73,299	1,471,224
2035	1,471,224	575,500	(432,000)	(269,828)	70,403	1,415,299
2036	1,415,299	575,500	(432,000)	(258,534)	67,889	1,368,154
2037	1,368,154	575,500	(432,000)	(245,795)	65,850	1,331,709
2038	1,331,709	575,500	(432,000)	(231,725)	64,380	1,307,864
2039	1,307,864	432,000	(432,000)	(216,489)	59,981	1,151,356
2040	1,151,356	432,000	(432,000)	(200,309)	52,560	1,003,607
2041	1,003,607	432,000	(432,000)	(183,458)	45,594	865,743
2042	865,743	432,000	(432,000)	(166,235)	39,131	738,639
2043	738,639	432,000	(432,000)	(148,940)	33,208	622,907
2044	622,907	432,000	(432,000)	(131,871)	27,849	518,885
2045	518,885	432,000	(432,000)	(115,299)	23,062	426,648
2050	168,813	432,000	(432,000)	(47,359)	7,257	128,711
2055	36,835	432,000	(432,000)	(12,412)	1,531	25,954
2060	6,457	432,000	(432,000)	(1,833)	277	4,901
2065	3,090	432,000	(432,000)	(136)	151	3,105
2070	3,609	432,000	(432,000)	(5)	180	3,784
2075	4,594	432,000	(432,000)	0	230	4,824
2080	5,863	432,000	(432,000)	0	293	6,156
2085	7,482	432,000	(432,000)	0	374	7,856
2090	9,549	432,000	(432,000)	0	477	10,026
2095	12,186	432,000	(432,000)	0	609	12,795
2100	15,553	432,000	(432,000)	0	778	16,331
2105	19,850	432,000	(432,000)	0	993	20,843

Under Scenario 4, contributions of \$575,500 are made for 20 years (through 2038). Contributions of \$432,000 are required every year thereafter. Under this scenario, PCHS has an OPEB liability under ASC 715 for current retirees only.

**Scenario 6 – Future retirees are allowed to remain on PCHS plan but do not receive an employer contribution, and current retirees’ benefits remain unchanged**

Year	Asset Market Value Beginning of Year (7/1)	PCHS Contributions	Current Retirees Benefit Payments	5% Return on Investment	Asset Market Value End of Year (6/30)
2019	4,206,000	0	(272,614)	203,485	4,136,871
2020	4,136,871	0	(281,679)	199,802	4,054,994
2021	4,054,994	0	(289,427)	195,514	3,961,081
2022	3,961,081	0	(295,656)	190,663	3,856,088
2023	3,856,088	0	(300,178)	185,300	3,741,210
2024	3,741,210	0	(304,019)	179,460	3,616,651
2025	3,616,651	0	(307,079)	173,156	3,482,728
2026	3,482,728	0	(309,254)	166,405	3,339,879
2027	3,339,879	0	(310,440)	159,233	3,188,672
2028	3,188,672	0	(310,529)	151,670	3,029,813
2029	3,029,813	0	(309,416)	143,755	2,864,152
2030	2,864,152	0	(303,532)	135,619	2,696,239
2031	2,696,239	0	(299,765)	127,318	2,523,792
2032	2,523,792	0	(294,556)	118,826	2,348,062
2033	2,348,062	0	(287,848)	110,207	2,170,421
2034	2,170,421	0	(279,608)	101,531	1,992,344
2035	1,992,344	0	(269,828)	92,872	1,815,388
2036	1,815,388	0	(258,534)	84,306	1,641,160
2037	1,641,160	0	(245,795)	75,913	1,471,278
2038	1,471,278	0	(231,725)	67,771	1,307,324
2039	1,307,324	0	(216,489)	59,954	1,150,789
2040	1,150,789	0	(200,309)	52,532	1,003,012
2041	1,003,012	0	(183,458)	45,564	865,118
2042	865,118	0	(166,235)	39,100	737,983
2043	737,983	0	(148,940)	33,176	622,219
2044	622,219	0	(131,871)	27,814	518,162
2045	518,162	0	(115,299)	23,026	425,889
2050	167,891	0	(47,359)	7,211	127,743
2055	35,658	0	(12,412)	1,473	24,719
2060	4,955	0	(1,833)	202	3,324
2065	1,173	0	(136)	55	1,092
2070	1,164	0	(5)	58	1,217
2075	1,475	0	0	74	1,549
2080	1,882	0	0	94	1,976
2085	2,402	0	0	120	2,522
2090	3,065	0	0	153	3,218
2095	3,911	0	0	196	4,107
2100	4,992	0	0	250	5,242
2105	6,371	0	0	319	6,690

Under Scenario 6, no contributions are needed if PCHS allocates \$4,206,000 into the trust. Under this scenario, PCHS has an OPEB liability under ASC 715. Current retirees will have both an explicit and implicit liability, while future retirees will only have an implicit liability.



## Expected Number of Retirees and Benefit Payments under Scenario 6

Year	Number of Total Retirees	Benefit Payments	Average Cost Per Retiree
2019	32	366,347	11,448
2020	34	411,353	12,099
2021	36	461,007	12,806
2022	39	516,125	13,234
2023	41	588,670	14,358
2024	45	642,936	14,287
2025	48	701,298	14,610
2026	50	773,004	15,460
2027	52	858,975	16,519
2028	56	921,298	16,452
2029	57	998,983	17,526
2030	60	1,077,209	17,953
2031	62	1,155,237	18,633
2032	63	1,223,042	19,413
2033	64	1,302,735	20,355
2034	65	1,386,089	21,324
2035	66	1,451,544	21,993
2036	67	1,514,918	22,611
2037	67	1,603,062	23,926
2038	67	1,673,154	24,972
2039	67	1,728,638	25,801
2040	67	1,789,283	26,706
2041	66	1,837,652	27,843
2042	65	1,886,023	29,016
2043	64	1,912,648	29,885
2044	62	1,940,453	31,298
2045	60	1,963,993	32,733
2050	50	1,990,039	39,801
2055	37	1,838,753	49,696
2060	25	1,557,539	62,302
2065	16	1,177,204	73,575
2070	8	772,304	96,538
2075	3	427,654	142,551
2080	1	195,683	195,683
2085	0	73,930	0
2090	0	21,629	0
2095	0	3,953	0
2100	0	328	0
2105	0	13	0