| YEARS | ND | B | B+15 | B+30 | M | M+15 | $\underline{M+30}$ | M+45 | D |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 0 | \$43,151 | \$45,614 | \$47,746 | \$49,886 | \$52,636 | \$54,782 | \$56,930 | \$59,084 | \$61,235 |
| 1 | \$43,658 | \$45,919 | \$48,053 | \$50,191 | \$52,941 | \$55,087 | \$57,234 | \$59,386 | \$61,536 |
| 2 | \$44,065 | \$46,221 | \$48,354 | \$50,494 | \$53,244 | \$55,388 | \$57,537 | \$59,691 | \$61,841 |
| 3 | \$45,304 | \$47,425 | \$49,563 | \$51,700 | \$54,451 | \$56,596 | \$58,746 | \$60,897 | \$63,044 |
| 4 | \$46,497 | \$48,530 | \$50,551 | \$52,599 | \$55,164 | \$57,192 | \$59,490 | \$61,638 | \$63,790 |
| 5 | \$47,899 | \$49,915 | \$51,963 | \$53,979 | \$56,547 | \$58,607 | \$60,635 | \$62,693 | \$64,720 |
| 6 | \$49,134 | \$51,180 | \$53,197 | \$55,219 | \$57,813 | \$59,843 | \$61,904 | \$63,929 | \$65,958 |
| 7 | \$50,470 | \$52,489 | \$54,508 | \$56,554 | \$59,126 | \$61,184 | \$63,211 | \$65,239 | \$67,297 |
| 8 | \$51,853 | \$53,872 | \$55,920 | \$57,941 | \$62,183 | \$64,211 | \$66,262 | \$68,300 | \$70,355 |
| 9 | \$53,234 | \$55,281 | \$57,301 | \$59,324 | \$63,567 | \$65,624 | \$67,658 | \$69,712 | \$71,739 |
| 10 | \$54,646 | \$56,728 | \$58,681 | \$61,380 | \$65,965 | \$68,013 | \$70,088 | \$72,133 | \$74,184 |
| 11 | \$54,934 | \$57,023 | \$60,098 | \$62,765 | \$67,357 | \$69,431 | \$71,478 | \$73,530 | \$75,604 |
| 12 | \$55,226 | \$57,312 | \$61,542 | \$64,149 | \$68,779 | \$70,820 | \$72,873 | \$74,947 | \$76,995 |
| 13 | \$55,515 | \$57,602 | \$61,838 | \$65,564 | \$70,166 | \$72,217 | \$74,291 | \$76,336 | \$78,384 |
| 14 | \$55,809 | \$57,890 | \$62,129 | \$67,004 | \$71,561 | \$73,634 | \$75,683 | \$77,729 | \$79,807 |
| 15 | \$56,096 | \$58,176 | \$62,420 | \$67,935 | \$73,617 | \$75,719 | \$77,715 | \$79,787 | \$81,836 |
| 16 | \$56,385 | \$58,474 | \$62,711 | \$68,229 | \$73,918 | \$76,018 | \$79,127 | \$81,237 | \$83,247 |
| 17 | \$56,674 | \$58,765 | \$63,005 | \$68,519 | \$74,217 | \$76,317 | \$79,423 | \$81,535 | \$83,547 |
| 18 | \$56,965 | \$59,056 | \$63,295 | \$68,816 | \$74,515 | \$76,614 | \$79,723 | \$81,834 | \$83,848 |
| 19 | \$57,256 | \$59,350 | \$63,590 | \$69,105 | \$74,811 | \$76,910 | \$80,020 | \$82,128 | \$84,142 |
| 20 | \$57,548 | \$59,640 | \$63,877 | \$69,717 | \$75,430 | \$77,533 | \$80,638 | \$82,751 | \$84,763 |
| 21 | \$57,841 | \$59,934 | \$64,176 | \$70,009 | \$75,729 | \$77,831 | \$80,937 | \$83,048 | \$85,058 |
| 22 | \$58,130 | \$60,226 | \$64,464 | \$70,303 | \$76,028 | \$78,125 | \$81,233 | \$83,347 | \$85,357 |
| 23 | \$58,423 | \$60,515 | \$64,756 | \$70,593 | \$76,328 | \$78,423 | \$81,530 | \$83,645 | \$85,656 |
| 24 | \$58,423 | \$60,515 | \$64,756 | \$70,593 | \$76,328 | \$78,423 | \$81,530 | \$83,645 | \$85,656 |
| 25 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 26 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 27 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 28 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 29 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 30 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 31 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 32 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 33 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 34 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 35 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 36 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 37 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 38 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 39 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |
| 40 | \$58,423 | \$60,515 | \$64,756 | \$70,912 | \$77,556 | \$79,650 | \$82,762 | \$84,876 | \$86,885 |

