2025-26

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$52,637	$54,037	$54,537	$55,037	$55,537	$56,037
2	$53,137	$54,537	$55,037	$55,537	$56,037	$56,537
3	$53,637	$55,037	$55,537	$56,037	$56,537	$57,037
4	$54,137	$55,537	$56,037	$56,537	$57,037	$57,537
5	$54,637	$56,037	$56,537	$57,037	$57,537	$58,037
6	$55,137	$56,537	$57,037	$57,537	$58,037	$58,537
7	$55,637	$57,037	$57,537	$58,037	$58,537	$59,037
8	$56,137	$57,537	$58,037	$58,537	$59,037	$59,537
9	$57,037	$58,437	$58,937	$59,437	$59,937	$60,437
10	$58,137	$59,537	$60,037	$60,537	$61,037	$61,537
11	$59,837	$61,237	$61,737	$62,237	$62,737	$63,237
12	$63,137	$64,537	$65,037	$65,537	$66,037	$66,537
13	$67,837	$69,237	$69,737	$70,237	$70,737	$71,237
14	$74,037	$75,437	$75,937	$76,437	$76,937	$77,437
15	$77,537	$78,937	$79,437	$79,937	$80,437	$80,937
16	$79,248	$80,648	$81,148	$81,648	$82,148	$82,648
17	$80,901	$82,301	$82,801	$83,301	$83,801	$84,301
18	$81,002	$82,402	$82,902	$83,402	$83,902	$84,402
19	$81,375	$82,775	$83,275	$83,775	$84,275	$84,775
20	$89,925	$91,325	$91,825	$92,325	$92,825	$93,325

2026-27

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$59,937	$61,337	$61,837	$62,337	$62,837	$63,337
2	$60,437	$61,837	$62,337	$62,837	$63,337	$63,837
3	$60,937	$62,337	$62,837	$63,337	$63,837	$64,337
4	$61,437	$62,837	$63,337	$63,837	$64,337	$64,837
5	$61,937	$63,337	$63,837	$64,337	$64,837	$65,337
6	$62,437	$63,837	$64,337	$64,837	$65,337	$65,837
7	$62,937	$64,337	$64,837	$65,337	$65,837	$66,337
8	$63,437	$64,837	$65,337	$65,837	$66,337	$66,837
9	$63,937	$65,337	$65,837	$66,337	$66,837	$67,337
10	$64,837	$66,237	$66,737	$67,237	$67,737	$68,237
11	$65,937	$67,337	$67,837	$68,337	$68,837	$69,337
12	$67,637	$69,037	$69,537	$70,037	$70,537	$71,037
13	$70,937	$72,337	$72,837	$73,337	$73,837	$74,337
14	$75,037	$76,437	$76,937	$77,437	$77,937	$78,437
15	$81,237	$82,637	$83,137	$83,637	$84,137	$84,637
16	$84,737	$86,137	$86,637	$87,137	$87,637	$88,137
17	$86,437	$87,837	$88,337	$88,837	$89,337	$89,837
18	$88,037	$89,437	$89,937	$90,437	$90,937	$91,437
19	$88,137	$89,537	$90,037	$90,537	$91,037	$91,537
20	$92,137	$93,537	$94,037	$94,537	$95,037	$95,537

Dollar Raise

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$7,300	$7,300	$7,300	$7,300	$7,300	$7,300
2	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
3	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
4	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
5	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
6	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
7	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
8	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
9	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
10	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
11	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
12	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
13	$7,800	$7,800	$7,800	$7,800	$7,800	$7,800
14	$7,200	$7,200	$7,200	$7,200	$7,200	$7,200
15	$7,200	$7,200	$7,200	$7,200	$7,200	$7,200
16	$7,200	$7,200	$7,200	$7,200	$7,200	$7,200
17	$7,189	$7,189	$7,189	$7,189	$7,189	$7,189
18	$7,136	$7,136	$7,136	$7,136	$7,136	$7,136
19	$7,135	$7,135	$7,135	$7,135	$7,135	$7,135
20	$10,762	$10,762	$10,762	$10,762	$10,762	$10,762
20-20	$2,212	$2,212	$2,212	$2,212	$2,212	$2,212

Percent Raise

	BS	MS	MS+15	MS+30	MS+45	DOC
1	13.9%	13.5%	13.4%	13.3%	13.1%	13.0%
2	14.8%	14.4%	14.3%	14.2%	14.0%	13.9%
3	14.7%	14.3%	14.2%	14.0%	13.9%	13.8%
4	14.5%	14.2%	14.0%	13.9%	13.8%	13.7%
5	14.4%	14.0%	13.9%	13.8%	13.7%	13.6%
6	14.3%	13.9%	13.8%	13.7%	13.6%	13.4%
7	14.1%	13.8%	13.7%	13.6%	13.4%	13.3%
8	14.0%	13.7%	13.6%	13.4%	13.3%	13.2%
9	13.9%	13.6%	13.4%	13.3%	13.2%	13.1%
10	13.7%	13.3%	13.2%	13.1%	13.0%	12.9%
11	13.4%	13.1%	13.0%	12.9%	12.8%	12.7%
12	13.0%	12.7%	12.6%	12.5%	12.4%	12.3%
13	12.4%	12.1%	12.0%	11.9%	11.8%	11.7%
14	10.6%	10.4%	10.3%	10.3%	10.2%	10.1%
15	9.7%	9.5%	9.5%	9.4%	9.4%	9.3%
16	9.3%	9.1%	9.1%	9.0%	9.0%	8.9%
17	9.1%	8.9%	8.9%	8.8%	8.8%	8.7%
18	8.8%	8.7%	8.6%	8.6%	8.5%	8.5%
19	8.8%	8.7%	8.6%	8.6%	8.5%	8.5%
20	13.2%	13.0%	12.9%	12.8%	12.8%	12.7%
20-20	2.5%	2.4%	2.4%	2.4%	2.4%	2.4%

2027-28

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$63,237	$64,637	$65,137	$65,637	$66,137	$66,637
2	$63,737	$65,137	$65,637	$66,137	$66,637	$67,137
3	$64,237	$65,637	$66,137	$66,637	$67,137	$67,637
4	$64,737	$66,137	$66,637	$67,137	$67,637	$68,137
5	$65,237	$66,637	$67,137	$67,637	$68,137	$68,637
6	$65,737	$67,137	$67,637	$68,137	$68,637	$69,137
7	$66,237	$67,637	$68,137	$68,637	$69,137	$69,637
8	$66,737	$68,137	$68,637	$69,137	$69,637	$70,137
9	$67,237	$68,637	$69,137	$69,637	$70,137	$70,637
10	$67,737	$69,137	$69,637	$70,137	$70,637	$71,137
11	$68,637	$70,637	$71,137	$71,637	$72,137	$72,637
12	$69,737	$71,137	$71,637	$72,137	$72,637	$73,137
13	$71,437	$72,837	$73,337	$73,837	$74,337	$74,837
14	$75,037	$76,437	$76,937	$77,437	$77,937	$78,437
15	$81,237	$82,637	$83,137	$83,637	$84,137	$84,637
16	$84,737	$86,137	$86,637	$87,137	$87,637	$88,137
17	$88,037	$89,437	$89,937	$90,437	$90,937	$91,437
18	$89,737	$91,137	$91,637	$92,137	$92,637	$93,137
19	$91,337	$92,737	$93,237	$93,737	$94,237	$94,737
20	$93,337	$94,737	$95,237	$95,737	$96,237	$96,737

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$3,300	$3,300	$3,300	$3,300	$3,300	$3,300
2	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
3	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
4	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
5	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
6	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
7	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
8	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
9	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
10	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
11	$3,800	$4,400	$4,400	$4,400	$4,400	$4,400
12	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
13	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
14	$4,100	$4,100	$4,100	$4,100	$4,100	$4,100
15	$6,200	$6,200	$6,200	$6,200	$6,200	$6,200
16	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500
17	$3,300	$3,300	$3,300	$3,300	$3,300	$3,300
18	$3,300	$3,300	$3,300	$3,300	$3,300	$3,300
19	$3,300	$3,300	$3,300	$3,300	$3,300	$3,300
20	$5,200	$5,200	$5,200	$5,200	$5,200	$5,200
20-20	$1,200	$1,200	$1,200	$1,200	$1,200	$1,200

	BS	MS	MS+15	MS+30	MS+45	DOC
1	5.5%	5.4%	5.3%	5.3%	5.3%	5.2%
2	6.3%	6.2%	6.1%	6.1%	6.0%	6.0%
3	6.3%	6.1%	6.1%	6.0%	6.0%	6.0%
4	6.2%	6.1%	6.0%	6.0%	6.0%	5.9%
5	6.2%	6.0%	6.0%	6.0%	5.9%	5.9%
6	6.1%	6.0%	6.0%	5.9%	5.9%	5.8%
7	6.1%	6.0%	5.9%	5.9%	5.8%	5.8%
8	6.0%	5.9%	5.9%	5.8%	5.8%	5.7%
9	6.0%	5.9%	5.8%	5.8%	5.7%	5.7%
10	5.9%	5.8%	5.8%	5.7%	5.7%	5.6%
11	5.9%	6.6%	6.6%	6.5%	6.5%	6.4%
12	5.8%	5.6%	5.6%	5.6%	5.5%	5.5%
13	5.6%	5.5%	5.5%	5.4%	5.4%	5.3%
14	5.8%	5.7%	5.6%	5.6%	5.6%	5.5%
15	8.3%	8.1%	8.1%	8.0%	8.0%	7.9%
16	4.3%	4.2%	4.2%	4.2%	4.2%	4.1%
17	3.9%	3.8%	3.8%	3.8%	3.8%	3.7%
18	3.8%	3.8%	3.7%	3.7%	3.7%	3.7%
19	3.7%	3.7%	3.7%	3.6%	3.6%	3.6%
20	5.9%	5.8%	5.8%	5.7%	5.7%	5.7%
20-20	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%

2028-29

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$66,737	$68,137	$68,637	$69,137	$69,637	$70,137
2	$67,237	$68,637	$69,137	$69,637	$70,137	$70,637
3	$67,737	$69,137	$69,637	$70,137	$70,637	$71,137
4	$68,237	$69,637	$70,137	$70,637	$71,137	$71,637
5	$68,737	$70,137	$70,637	$71,137	$71,637	$72,137
6	$69,237	$70,637	$71,137	$71,637	$72,137	$72,637
7	$69,737	$71,137	$71,637	$72,137	$72,637	$73,137
8	$70,237	$71,637	$72,137	$72,637	$73,137	$73,637
9	$70,737	$72,137	$72,637	$73,137	$73,637	$74,137
10	$71,237	$72,637	$73,137	$73,637	$74,137	$74,637
11	$71,737	$73,737	$74,237	$74,737	$75,237	$75,737
12	$72,637	$74,037	$74,537	$75,037	$75,537	$76,037
13	$73,737	$75,137	$75,637	$76,137	$76,637	$77,137
14	$75,437	$76,837	$77,337	$77,837	$78,337	$78,837
15	$81,237	$82,637	$83,137	$83,637	$84,137	$84,637
16	$84,737	$86,137	$86,637	$87,137	$87,637	$88,137
17	$88,037	$89,437	$89,937	$90,437	$90,937	$91,437
18	$91,337	$92,737	$93,237	$93,737	$94,237	$94,737
19	$93,037	$94,437	$94,937	$95,437	$95,937	$96,437
20	$94,637	$96,037	$96,537	$97,037	$97,537	$98,037

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500
2	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
3	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
4	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
5	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
6	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
7	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
8	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
9	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
10	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
11	$4,000	$4,600	$4,600	$4,600	$4,600	$4,600
12	$4,000	$3,400	$3,400	$3,400	$3,400	$3,400
13	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
14	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000
15	$6,200	$6,200	$6,200	$6,200	$6,200	$6,200
16	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500
17	$3,300	$3,300	$3,300	$3,300	$3,300	$3,300
18	$3,300	$3,300	$3,300	$3,300	$3,300	$3,300
19	$3,300	$3,300	$3,300	$3,300	$3,300	$3,300
20	$3,300	$3,300	$3,300	$3,300	$3,300	$3,300
20-20	$1,300	$1,300	$1,300	$1,300	$1,300	$1,300

	BS	MS	MS+15	MS+30	MS+45	DOC
1	5.5%	5.4%	5.4%	5.3%	5.3%	5.3%
2	6.3%	6.2%	6.1%	6.1%	6.0%	6.0%
3	6.3%	6.1%	6.1%	6.0%	6.0%	6.0%
4	6.2%	6.1%	6.0%	6.0%	6.0%	5.9%
5	6.2%	6.0%	6.0%	6.0%	5.9%	5.9%
6	6.1%	6.0%	6.0%	5.9%	5.9%	5.8%
7	6.1%	6.0%	5.9%	5.9%	5.8%	5.8%
8	6.0%	5.9%	5.9%	5.8%	5.8%	5.7%
9	6.0%	5.9%	5.8%	5.8%	5.7%	5.7%
10	5.9%	5.8%	5.8%	5.7%	5.7%	5.7%
11	5.9%	6.7%	6.6%	6.6%	6.5%	6.5%
12	5.8%	4.8%	4.8%	4.7%	4.7%	4.7%
13	5.7%	5.6%	5.6%	5.5%	5.5%	5.5%
14	5.6%	5.5%	5.5%	5.4%	5.4%	5.3%
15	8.3%	8.1%	8.1%	8.0%	8.0%	7.9%
16	4.3%	4.2%	4.2%	4.2%	4.2%	4.1%
17	3.9%	3.8%	3.8%	3.8%	3.8%	3.7%
18	3.7%	3.7%	3.7%	3.6%	3.6%	3.6%
19	3.7%	3.6%	3.6%	3.6%	3.6%	3.5%
20	3.6%	3.6%	3.5%	3.5%	3.5%	3.5%
20-20	1.4%	1.4%	1.4%	1.4%	1.4%	1.3%

2029-30

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$70,137	$71,537	$72,037	$72,537	$73,037	$73,537
2	$70,637	$72,037	$72,537	$73,037	$73,537	$74,037
3	$71,137	$72,537	$73,037	$73,537	$74,037	$74,537
4	$71,637	$73,037	$73,537	$74,037	$74,537	$75,037
5	$72,137	$73,537	$74,037	$74,537	$75,037	$75,537
6	$72,637	$74,037	$74,537	$75,037	$75,537	$76,037
7	$73,137	$74,537	$75,037	$75,537	$76,037	$76,537
8	$73,637	$75,037	$75,537	$76,037	$76,537	$77,037
9	$74,137	$75,537	$76,037	$76,537	$77,037	$77,537
10	$74,637	$76,037	$76,537	$77,037	$77,537	$78,037
11	$75,137	$77,137	$77,637	$78,137	$78,637	$79,137
12	$75,637	$77,037	$77,537	$78,037	$78,537	$79,037
13	$76,537	$77,937	$78,437	$78,937	$79,437	$79,937
14	$77,637	$79,037	$79,537	$80,037	$80,537	$81,037
15	$81,237	$82,637	$83,137	$83,637	$84,137	$84,637
16	$84,737	$86,137	$86,637	$87,137	$87,637	$88,137
17	$88,137	$89,537	$90,037	$90,537	$91,037	$91,537
18	$91,437	$92,837	$93,337	$93,837	$94,337	$94,837
19	$94,737	$96,137	$96,637	$97,137	$97,637	$98,137
20	$96,437	$97,837	$98,337	$98,837	$99,337	$99,837

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$3,400	$3,400	$3,400	$3,400	$3,400	$3,400
2	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
3	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
4	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
5	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
6	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
7	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
8	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
9	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
10	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
11	$3,900	$4,500	$4,500	$4,500	$4,500	$4,500
12	$3,900	$3,300	$3,300	$3,300	$3,300	$3,300
13	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
14	$3,900	$3,900	$3,900	$3,900	$3,900	$3,900
15	$5,800	$5,800	$5,800	$5,800	$5,800	$5,800
16	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500
17	$3,400	$3,400	$3,400	$3,400	$3,400	$3,400
18	$3,400	$3,400	$3,400	$3,400	$3,400	$3,400
19	$3,400	$3,400	$3,400	$3,400	$3,400	$3,400
20	$3,400	$3,400	$3,400	$3,400	$3,400	$3,400
20-20	$1,800	$1,800	$1,800	$1,800	$1,800	$1,800

	BS	MS	MS+15	MS+30	MS+45	DOC
1	5.1%	5.0%	5.0%	4.9%	4.9%	4.8%
2	5.8%	5.7%	5.7%	5.6%	5.6%	5.6%
3	5.8%	5.7%	5.6%	5.6%	5.6%	5.5%
4	5.8%	5.6%	5.6%	5.6%	5.5%	5.5%
5	5.7%	5.6%	5.6%	5.5%	5.5%	5.4%
6	5.7%	5.6%	5.5%	5.5%	5.4%	5.4%
7	5.6%	5.5%	5.5%	5.4%	5.4%	5.4%
8	5.6%	5.5%	5.4%	5.4%	5.4%	5.3%
9	5.6%	5.4%	5.4%	5.4%	5.3%	5.3%
10	5.5%	5.4%	5.4%	5.3%	5.3%	5.3%
11	5.5%	6.2%	6.2%	6.1%	6.1%	6.0%
12	5.4%	4.5%	4.4%	4.4%	4.4%	4.4%
13	5.4%	5.3%	5.2%	5.2%	5.2%	5.1%
14	5.3%	5.2%	5.2%	5.1%	5.1%	5.1%
15	7.7%	7.5%	7.5%	7.5%	7.4%	7.4%
16	4.3%	4.2%	4.2%	4.2%	4.2%	4.1%
17	4.0%	3.9%	3.9%	3.9%	3.9%	3.9%
18	3.9%	3.8%	3.8%	3.8%	3.7%	3.7%
19	3.7%	3.7%	3.6%	3.6%	3.6%	3.6%
20	3.7%	3.6%	3.6%	3.6%	3.5%	3.5%
20-20	1.9%	1.9%	1.9%	1.9%	1.8%	1.8%

2030-31

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$73,937	$75,337	$75,837	$76,337	$76,837	$77,337
2	$74,437	$75,837	$76,337	$76,837	$77,337	$77,837
3	$74,937	$76,337	$76,837	$77,337	$77,837	$78,337
4	$75,437	$76,837	$77,337	$77,837	$78,337	$78,837
5	$75,937	$77,337	$77,837	$78,337	$78,837	$79,337
6	$76,437	$77,837	$78,337	$78,837	$79,337	$79,837
7	$76,937	$78,337	$78,837	$79,337	$79,837	$80,337
8	$77,437	$78,837	$79,337	$79,837	$80,337	$80,837
9	$77,937	$79,337	$79,837	$80,337	$80,837	$81,337
10	$78,437	$79,837	$80,337	$80,837	$81,337	$81,837
11	$78,937	$80,937	$81,437	$81,937	$82,437	$82,937
12	$79,437	$80,837	$81,337	$81,837	$82,337	$82,837
13	$79,937	$81,337	$81,837	$82,337	$82,837	$83,337
14	$80,837	$82,237	$82,737	$83,237	$83,737	$84,237
15	$81,337	$82,737	$83,237	$83,737	$84,237	$84,737
16	$84,937	$86,337	$86,837	$87,337	$87,837	$88,337
17	$88,437	$89,837	$90,337	$90,837	$91,337	$91,837
18	$91,837	$93,237	$93,737	$94,237	$94,737	$95,237
19	$95,137	$96,537	$97,037	$97,537	$98,037	$98,537
20	$98,437	$99,837	$100,337	$100,837	$101,337	$101,837

	BS	MS	MS+15	MS+30	MS+45	DOC
1	$3,800	$3,800	$3,800	$3,800	$3,800	$3,800
2	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
3	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
4	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
5	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
6	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
7	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
8	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
9	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
10	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
11	$4,300	$4,900	$4,900	$4,900	$4,900	$4,900
12	$4,300	$3,700	$3,700	$3,700	$3,700	$3,700
13	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
14	$4,300	$4,300	$4,300	$4,300	$4,300	$4,300
15	$3,700	$3,700	$3,700	$3,700	$3,700	$3,700
16	$3,700	$3,700	$3,700	$3,700	$3,700	$3,700
17	$3,700	$3,700	$3,700	$3,700	$3,700	$3,700
18	$3,700	$3,700	$3,700	$3,700	$3,700	$3,700
19	$3,700	$3,700	$3,700	$3,700	$3,700	$3,700
20	$3,700	$3,700	$3,700	$3,700	$3,700	$3,700
20-20	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000

	BS	MS	MS+15	MS+30	MS+45	DOC
1	5.4%	5.3%	5.3%	5.2%	5.2%	5.2%
2	6.1%	6.0%	6.0%	5.9%	5.9%	5.8%
3	6.1%	6.0%	5.9%	5.9%	5.8%	5.8%
4	6.0%	5.9%	5.9%	5.8%	5.8%	5.8%
5	6.0%	5.9%	5.8%	5.8%	5.8%	5.7%
6	6.0%	5.8%	5.8%	5.8%	5.7%	5.7%
7	5.9%	5.8%	5.8%	5.7%	5.7%	5.7%
8	5.9%	5.8%	5.7%	5.7%	5.7%	5.6%
9	5.8%	5.7%	5.7%	5.7%	5.6%	5.6%
10	5.8%	5.7%	5.7%	5.6%	5.6%	5.5%
11	5.8%	6.4%	6.4%	6.4%	6.3%	6.3%
12	5.7%	4.8%	4.8%	4.7%	4.7%	4.7%
13	5.7%	5.6%	5.5%	5.5%	5.5%	5.4%
14	5.6%	5.5%	5.5%	5.4%	5.4%	5.4%
15	4.8%	4.7%	4.7%	4.6%	4.6%	4.6%
16	4.6%	4.5%	4.5%	4.4%	4.4%	4.4%
17	4.4%	4.3%	4.3%	4.2%	4.2%	4.2%
18	4.2%	4.1%	4.1%	4.1%	4.1%	4.0%
19	4.0%	4.0%	4.0%	3.9%	3.9%	3.9%
20	3.9%	3.8%	3.8%	3.8%	3.8%	3.8%
20-20	2.1%	2.0%	2.0%	2.0%	2.0%	2.0%