

	Major AA	Minor AA	Expected without roundbaout	Expected	Difference	Benefits	Year	factor	Benefits
Year 1	10,000	1,000	2.45	1.23	1.23	\$ 46,055	1	1	\$ 46,055
Year 2	10,200	1,020	2.52	1.26	1.26	\$ 47,252	2	1.9	\$ 88,248
Year 3	10,404	1,040	2.58	1.29	1.29	\$ 48,481	3	2.7	\$ 131,900
Year 4	10,612	1,061	2.65	1.32	1.32	\$ 49,741	4	3.5	\$ 175,246
Year 5	10,824	1,082	2.72	1.36	1.36	\$ 51,034	5	4.3	\$ 218,290
									<b>\$ 659,739</b>