AHEM Negotiations Team:
Tom Powers, Lead Negotiator; Vicki Czerwinski, ESC; Anne Lindgren, RMS; Todd Mensink, ESC QComp; John Wolhaupter, Anoka MS-Fred Moore

## The following is a summary of the tentative agreement by and between Anoka Hennepin Education Minnesota and Anoka Hennepin Independent School District No. 11 School Board

## Salary Schedule

- Performance Increments (steps and lanes) in both years
- $2 \%$ in year one (2017-2018) for all cells except step 10
- Year 2 (2018-2019)
$\square 2.5 \%$ on step 1
- 1.25\% on step 3-9

■ $0 \%$ on steps 10 \& 11

- $2 \%$ on all other steps
- Step 20 moves from 'career I' to 'career II'


## ABE/ECFE

- Steps and Lanes in both years
- Steps added at the top of schedule to ensure all get at least $4 \%$ over 2 years
- Bottom Step removed in second year


## Insurance / Benefits

Health insurance premiums monthly district contributions are:

- Year One (2017-2018)

■ Single - \$636
Family - \$1,114
■ Dual Spouse - \$1,848

- Year Two (2018-2019)

■ Single - $\$ 654$ ( $2.8 \%$ inc.)

- Family - \$1,150 (3.2\% inc.)

■ Dual Spouse - $\$ 1,850$
Dental monthly district contribution:

- Year One - $\$ 78$
- Year Two - $\$ 80$

The 103-day threshold for retirement Health Care Savings Plan contribution is reduced to 90 days (Article XVIII, Retirement, Section 3.)

## Extra Service Compensation

- $2 \%$ each year on most ESAs
- Sports
- All Level D coaches moved to Level C
- Dance moved from Level D to Level B
- Increased pay for assistant coaches - set as a per cent of head coach pay.
$\square$ Improvements to extended season pay.
- Increased pay for AP Test Coordinators - now tied to number of tests, not number of students.
- Unused yearbook stipend for STEP eliminated in exchange for money added to their CTE pot


## Extra Service Compensation, cont.

- Increased compensation for AMSA Theater.
- SPED lead position added at AMSA, Washington Campus
- Initial placement credit given for clinical experience of SLPs, OTs, and PTs
- Added compensation for OTs with national advanced certification
- Drivers Ed Leadership added to Secondary Curriculum Support Team Teachers
- Minor improvement to compensation for covering unfilled classes


## Miscellaneous

- Staffing deadlines moved from March 1 to February 1
- Clarifying language about retired teachers working in ABE/ECFE and seniority lists
- Renamed some titles for clarity in Article X and Appendix B
- Change "Future Educators" to "Educators Rising"
- Change "Odyssey of the Mind" to "Destination Imagination"
- Change "Teachers on Special Assignment in Central Services" to "ESC TALS and Tech Facilitators"


## Timeline:

- Informational Q \& A general membership meetings

3:30-4:30 p.m. and 4:45-5:45 p.m.
Wed., Sept. 27: Blaine HS, Media Center
Tues., Oct. 3: Champlin Park HS, Media Center
Vote in building sites
Wed., Oct. 11, and/or Thurs., Oct. 12

- Absentee voting at AHEM office

7:45 a.m. - 4:30 p.m.
Mon., Oct. 9, thru Thurs., Oct. 12
AHEM Representative Assembly certifies the vote Mon., Oct. 16

- AHEM vote results reported to school board

Mon., Oct. 23
Retroactive pay will be issued
November 2017

| Bachelors (BA) - Hourly Rate |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 2016-17 |  | 2017-18 |  | 2018-19 |  |
| Step |  | Step |  | Step |  |
| 2 | \$26.67 | 2 | \$27.70 |  |  |
| 3 | \$27.97 | 3 | \$27.95 | 3 | \$28.65 |
| 4 | \$29.27 | 4 | \$29.25 | 4 | \$29.20 |
| 5 | \$30.56 | 5 | \$30.55 | 5 | \$30.55 |
| 6 | \$31.86 | 6 | \$31.85 | 6 | \$31.85 |
| 7 \& 8 | \$33.15 | 7 | \$33.15 | 7 | \$33.15 |
| 9 | \$35.08 | 8 \& 9 | \$34.70 |  | \$34.65 |
|  |  | 10 | \$35.85 | $9 \& 10$ | \$35.85 |
|  |  |  |  | 11 | \$36.60 |
| Masters (MA) - Hourly Rate |  |  |  |  |  |
| 2016-17 |  | 2017-18 |  | 2018-19 |  |
| Step |  | Step |  | Step |  |
| 2 | \$28.67 | 2 | \$29.70 |  |  |
| 3 | \$29.97 | 3 | \$29.95 | 3 | \$30.65 |
| 4 | \$31.27 | 4 | \$31.25 | 4 | \$31.20 |
| 5 | \$32.56 | 5 | \$32.55 | 5 | \$32.55 |
| 6 | \$33.86 | 6 | \$33.85 | 6 | \$33.85 |
| 7 \& 8 | \$35.15 | 7 | \$35.15 | 7 | \$35.15 |
| 9 | \$37.21 | 8 \& 9 | \$36.70 | 8 | \$36.65 |
|  |  | 10 | \$37.85 | $9 \& 10$ | \$37.85 |
|  |  |  |  | 11 | \$38.60 |


| 2016-17 Teachers Salary Schedule |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| STEP | BA | BA+15 | BA+30 | BA+45 | BA+60 | MA | MA+15 | MA +30 | MA+45 | MA +60 |
| 1 | 39,626 | 40,719 | 41,602 | 42,568 |  | 45,507 | 46,578 | 47,696 | 48,824 | 49,725 |
| 2 | 41,565 | 42,738 | 43,827 | 44,916 |  | 47,853 | 49,149 | 50,528 | 51,673 | 53,164 |
| 3 | 43,059 | 44,353 | 45,464 | 46,630 |  | 50,382 | 51,633 | 53,316 | 54,498 | 56,014 |
| 4 | 43,059 | 44,353 | 45,464 | 46,630 |  | 50,382 | 51,633 | 53,316 | 54,498 | 56,014 |
| 5 | 44,385 | 45,802 | 47,011 | 48,313 |  | 52,745 | 54,186 | 55,954 | 57,140 | 58,922 |
| 6 | 45,512 | 47,295 | 48,555 | 49,980 |  | 55,146 | 56,738 | 58,548 | 60,217 | 61,857 |
| 7 | 47,033 | 48,817 | 50,104 | 51,631 |  | 57,473 | 59,399 | 61,313 | 63,123 | 65,043 |
| 8 | 49,568 | 51,369 | 52,646 | 53,942 |  | 59,773 | 62,079 | 64,211 | 65,982 | 68,124 |
| 9 | 53,521 | 55,432 | 56,555 | 57,849 |  | 63,419 | 65,277 | 66,948 | 68,739 | 71,002 |
| 10 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 11 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 12 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 13 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 14 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 15 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 16 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 17 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 18 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 19 | 58,742 | 61,000 | 62,428 | 64,091 | 66,351 | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 20 | 58,742 | 61,000 | 62,428 | 64,091 | 66,351 | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 21 | 61,237 | 63,378 | 64,925 | 66,470 | 68,848 | 73,301 | 75,590 | 77,757 | 80,163 | 83,052 |
| 22 | 61,237 | 63,378 | 64,925 | 66,470 | 68,848 | 73,301 | 75,590 | 77,757 | 80,163 | 83,052 |
| 23 | 61,237 | 63,378 | 64,925 | 66,470 | 68,848 | 73,301 | 75,590 | 77,757 | 80,163 | 83,052 |
| $24+$ |  |  |  |  | 69,780 | 74,746 | 77.514 | 79,681 | 82,690 | 85.699 |


| 2017-18 Teachers Salary Schedule Tentative Agreement (TA) |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| STEP | BA | BA+15 | BA+30 | BA+45 | BA +60 | MA | MA+15 | MA +30 | MA+45 | MA+60 |
| 1 | 40,419 | 41,533 | 42,434 | 43,419 |  | 46,417 | 47,510 | 48,650 | 49,800 | 50,720 |
| 2 | 42,396 | 43,593 | 44,704 | 45,814 |  | 48,810 | 50,132 | 51,539 | 52,706 | 54,227 |
| 3 | 43,920 | 45,240 | 46,373 | 47,563 |  | 51,390 | 52,666 | 54,382 | 55,588 | 57,134 |
| 4 | 45,273 | 46,718 | 47,951 | 49,279 |  | 53,800 | 55,270 | 57,073 | 58,283 | 60,100 |
| 5 | 45,273 | 46,718 | 47,951 | 49,279 |  | 53,800 | 55,270 | 57,073 | 58,283 | 60,100 |
| 6 | 46,422 | 48,241 | 49,526 | 50,980 |  | 56,249 | 57,873 | 59,719 | 61,421 | 63,094 |
| 7 | 47,974 | 49,793 | 51,106 | 52,664 |  | 58,622 | 60,587 | 62,539 | 64,385 | 66,344 |
| 8 | 50,559 | 52,396 | 53,699 | 55,021 |  | 60,968 | 63,321 | 65,495 | 67,302 | 69,486 |
| 9 | 54,591 | 56,541 | 57,686 | 59,006 |  | 64,687 | 66,583 | 68,287 | 70,114 | 72,422 |
| 10 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 11 | 59,917 | 62,220 | 63,677 | 65,373 |  | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 12 | 59,917 | 62,220 | 63,677 | 65,373 |  | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 13 | 59,917 | 62,220 | 63,677 | 65,373 |  | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 14 | 59,917 | 62,220 | 63,677 | 65,373 |  | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 15 | 59,917 | 62,220 | 63,677 | 65,373 |  | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 16 | 59,917 | 62,220 | 63,677 | 65,373 |  | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 17 | 59,917 | 62,220 | 63,677 | 65,373 |  | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 18 | 59,917 | 62,220 | 63,677 | 65,373 |  | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 19 | 59,917 | 62,220 | 63,677 | 65,373 | 67,678 | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 20 | 59,917 | 62,220 | 63,677 | 65,373 | 67,678 | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 21 | 62,462 | 64,646 | 66,224 | 67,799 | 70,225 | 74,767 | 77,102 | 79,312 | 81,766 | 84,713 |
| 22 | 62,462 | 64,646 | 66,224 | 67,799 | 70,225 | 74,767 | 77,102 | 79,312 | 81,766 | 84,713 |
| 23 | 62,462 | 64,646 | 66,224 | 67,799 | 70,225 | 74,767 | 77,102 | 79,312 | 81,766 | 84,713 |
| 24+ |  |  |  |  | 71.176 | 76,241 | 79,064 | 81,275 | 84,344 | 87.413 |
| 2018-19 Teachers Salary Schedule Tentative Agreement (TA) |  |  |  |  |  |  |  |  |  |  |
| STEP | BA | BA+15 | BA+30 | BA+45 | BA +60 | MA | MA+15 | MA+30 | MA+45 | MA+60 |
| 1 | 41,429 | 42,572 | 43,495 | 44,504 |  | 47,578 | 48,697 | 49,866 | 51,045 | 51,987 |
| 2 | 43,244 | 44,465 | 45,598 | 46,731 |  | 49,786 | 51,135 | 52,569 | 53,761 | 55,312 |
| 3 | 44,469 | 45,806 | 46,953 | 48,157 |  | 52,032 | 53,324 | 55,062 | 56,283 | 57,848 |
| 4 | 45,839 | 47,302 | 48,551 | 49,895 |  | 54,472 | 55,961 | 57,786 | 59,011 | 60,852 |
| 5 | 47,003 | 48,844 | 50,145 | 51,617 |  | 56,952 | 58,596 | 60,465 | 62,189 | 63,883 |
| 6 | 47,003 | 48,844 | 50,145 | 51,617 |  | 56,952 | 58,596 | 60,465 | 62,189 | 63,883 |
| 7 | 48,573 | 50,416 | 51,745 | 53,322 |  | 59,355 | 61,344 | 63,321 | 65,190 | 67,173 |
| 8 | 51,191 | 53,051 | 54,370 | 55,709 |  | 61,731 | 64,112 | 66,314 | 68,143 | 70,355 |
| 9 | 55,274 | 57,247 | 58,407 | 59,744 |  | 65,496 | 67,415 | 69,141 | 70,990 | 73,327 |
| 10 | 58,742 | 61,000 | 62,428 | 64,091 |  | 70,774 | 72,941 | 75,108 | 77,514 | 79,921 |
| 11 | 59,917 | 62,220 | 63,677 | 65,373 |  | 72,189 | 74,400 | 76,610 | 79,064 | 81,519 |
| 12 | 61,115 | 63,464 | 64,950 | 66,680 |  | 73,633 | 75,888 | 78,142 | 80,646 | 83,150 |
| 13 | 61,115 | 63,464 | 64,950 | 66,680 |  | 73,633 | 75,888 | 78,142 | 80,646 | 83,150 |
| 14 | 61,115 | 63,464 | 64,950 | 66,680 |  | 73,633 | 75,888 | 78,142 | 80,646 | 83,150 |
| 15 | 61,115 | 63,464 | 64,950 | 66,680 |  | 73,633 | 75,888 | 78,142 | 80,646 | 83,150 |
| 16 | 61,115 | 63,464 | 64,950 | 66,680 |  | 73,633 | 75,888 | 78,142 | 80,646 | 83,150 |
| 17 | 61,115 | 63,464 | 64,950 | 66,680 |  | 73,633 | 75,888 | 78,142 | 80,646 | 83,150 |
| 18 | 61,115 | 63,464 | 64,950 | 66,680 |  | 73,633 | 75,888 | 78,142 | 80,646 | 83,150 |
| 19 | 61,115 | 63,464 | 64,950 | 66,680 | 69,032 | 73,633 | 75,888 | 78,142 | 80,646 | 83,150 |
| 20 | 63,711 | 65,938 | 67,548 | 69,155 | 71,629 | 76,262 | 78,644 | 80,898 | 83,402 | 86,407 |
| 21 | 63,711 | 65,938 | 67,548 | 69,155 | 71,629 | 76,262 | 78,644 | 80,898 | 83,402 | 86,407 |
| 22 | 63,711 | 65,938 | 67,548 | 69,155 | 71,629 | 76,262 | 78,644 | 80,898 | 83,402 | 86,407 |
| 23 | 63,711 | 65,938 | 67,548 | 69,155 | 71,629 | 76,262 | 78,644 | 80,898 | 83,402 | 86,407 |
| 24+ |  |  |  |  | 72 | 77766 | 80,646 | 82.900 | 86,031 | 89161 |

Two-Year, Dollar Increase from 16-17 to 18-19: Teachers Salary Schedule

| STEP | BA | BA+15 | BA+30 | BA+45 | BA+60 | MA | MA+15 | MA+30 | MA+45 | MA+60 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 to 3 | 5,843 | 5,087 | 5,351 | 5,499 |  | 6,525 | 6,746 | 7,366 | 7,459 | 8,123 |
| 2 to 4 | 4,274 | 4,564 | 4,724 | 4,979 |  | 6,619 | 6,812 | 7,258 | 7,338 | 7,688 |
| 3 to 5 | 3,944 | 4,491 | 4,681 | 4,987 |  | 6,570 | 6,963 | 7,149 | 7,691 | 7,869 |
| 4 to 6 | 3,944 | 4,491 | 4,681 | 4,987 |  | 6,570 | 6,963 | 7,149 | 7,691 | 7,869 |
| 5 to 7 | 4,188 | 4,614 | 4,734 | 5,009 |  | 6,610 | 7,158 | 7,367 | 8,050 | 8,251 |
| 6 to 8 | 5,679 | 5,756 | 5,815 | 5,729 |  | 6,585 | 7,374 | 7,766 | 7,926 | 8,498 |
| 7 to 9 | 8,241 | 8,430 | 8,303 | 8,113 |  | 8,023 | 8,016 | 7,828 | 7,867 | 8,284 |
| 8 to 10 | 9,174 | 9,631 | 9,782 | 10,149 |  | 11,001 | 10,862 | 10,897 | 11,532 | 11,797 |
| 9 to 11 | 6,396 | 6,788 | 7,122 | 7,524 |  | 8,770 | 9,123 | 9,662 | 10,325 | 10,517 |
| 10 to 12 | 2,373 | 2,464 | 2,522 | 2,589 |  | 2,859 | 2,947 | 3,034 | 3,132 | 3,229 |
| 11 to 13 | 2,373 | 2,464 | 2,522 | 2,589 |  | 2,859 | 2,947 | 3,034 | 3,132 | 3,229 |
| 12 to 14 | 2,373 | 2,464 | 2,522 | 2,589 |  | 2,859 | 2,947 | 3,034 | 3,132 | 3,229 |
| 13 to 15 | 2,373 | 2,464 | 2,522 | 2,589 |  | 2,859 | 2,947 | 3,034 | 3,132 | 3,229 |
| 14 to 16 | 2,373 | 2,464 | 2,522 | 2,589 |  | 2,859 | 2,947 | 3,034 | 3,132 | 3,229 |
| 15 to 17 | 2,373 | 2,464 | 2,522 | 2,589 |  | 2,859 | 2,947 | 3,034 | 3,132 | 3,229 |
| 16 to 18 | 2,373 | 2,464 | 2,522 | 2,589 |  | 2,859 | 2,947 | 3,034 | 3,132 | 3,229 |
| 17 to 19 | 2,373 | 2,464 | 2,522 | 2,589 |  | 2,859 | 2,947 | 3,034 | 3,132 | 3,229 |
| 18 to 20 | 4,969 | 4,938 | 5,120 | 5,064 |  | 5,488 | 5,703 | 5,790 | 5,888 | 6,486 |
| 19 to 21 | 4,969 | 4,938 | 5,120 | 5,064 | 5,278 | 5,488 | 5,703 | 5,790 | 5,888 | 6,486 |
| 20 to 22 | 4,969 | 4,938 | 5,120 | 5,064 | 5,278 | 5,488 | 5,703 | 5,790 | 5,888 | 6,486 |
| 21 to 23 | 2,474 | 2,560 | 2,623 | 2,685 | 2,781 | 2,961 | 3,054 | 3,141 | 3,239 | 3,355 |
| 22 to 24+ |  |  |  |  | 3,751 | 4,465 | 5,056 | 5,143 | 5,868 | 6,109 |
| 23 to 24+ |  |  |  |  | 3,751 | 4,465 | 5,056 | 5,143 | 5,868 | 6,109 |
| 24 to 24+ |  |  |  |  | 2,819 | 3,020 | 3,132 | 3,219 | 3,341 | 3,462 |

Two-Year, Percentage Increase from 16-17 to 18-19: Teachers Salary Schedule

| STEP | BA | BA+15 | BA+30 | BA+45 | BA+60 | MA | MA+15 | MA+30 | MA+45 | MA+60 | Average |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 to 3 | 15.13\% | 12.49\% | 12.86\% | 12.89\% |  | 14.34\% | 14.48\% | 15.44\% | 15.28\% | 16.34\% | 14.36\% |
| 2 to 4 | 10.28\% | 10.68\% | 10.78\% | 11.09\% |  | 13.83\% | 13.86\% | 14.37\% | 14.20\% | 14.46\% | 12.62\% |
| 3 to 5 | 9.16\% | 10.13\% | 10.30\% | 10.69\% |  | 13.04\% | 13.49\% | 13.41\% | 14.11\% | 14.05\% | 12.04\% |
| 4 to 6 | 9.16\% | 10.13\% | 10.30\% | 10.69\% |  | 13.04\% | 13.49\% | 13.41\% | 14.11\% | 14.05\% | 12.04\% |
| 5 to 7 | 9.44\% | 10.07\% | 10.07\% | 10.37\% |  | 12.53\% | 13.21\% | 13.17\% | 14.09\% | 14.00\% | 11.88\% |
| 6 to 8 | 12.48\% | 12.17\% | 11.98\% | 11.46\% |  | 11.94\% | 13.00\% | 13.26\% | 13.16\% | 13.74\% | 12.58\% |
| 7 to 9 | 17.52\% | 17.27\% | 16.57\% | 15.71\% |  | 13.96\% | 13.49\% | 12.77\% | 12.46\% | 12.74\% | 14.72\% |
| 8 to 10 | 18.51\% | 18.75\% | 18.58\% | 18.81\% |  | 18.40\% | 17.50\% | 16.97\% | 17.48\% | 17.32\% | 18.04\% |
| 9 to 11 | 11.95\% | 12.25\% | 12.59\% | 13.01\% |  | 13.83\% | 13.98\% | 14.43\% | 15.02\% | 14.81\% | 13.54\% |
| 10 to 12 | 4.04\% | 4.04\% | 4.04\% | 4.04\% |  | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% |
| 11 to 13 | 4.04\% | 4.04\% | 4.04\% | 4.04\% |  | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% |
| 12 to 14 | 4.04\% | 4.04\% | 4.04\% | 4.04\% |  | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% |
| 13 to 15 | 4.04\% | 4.04\% | 4.04\% | 4.04\% |  | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% |
| 14 to 16 | 4.04\% | 4.04\% | 4.04\% | 4.04\% |  | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% |
| 15 to 17 | 4.04\% | 4.04\% | 4.04\% | 4.04\% |  | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | \% |
| 16 to 18 | 4.04\% | 4.04\% | 4.04\% | 4.04\% |  | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% |
| 17 to 19 | 4.04\% | 4.04\% | 4.04\% | 4.04\% |  | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% |
| 18 to 20 | 8.46\% | 8.10\% | 8.20\% | 7.90\% |  | 7.75\% | 7.82\% | 7.71\% | 7.60\% | 8.12\% | 7.96\% |
| 19 to 21 | 8.46\% | 8.10\% | 8.20\% | 7.90\% | 7.96\% | 7.75\% | 7.82\% | 7.71\% | 7.60\% | 8.12\% | 7.96\% |
| 20 to 22 | 8.46\% | 8.10\% | 8.20\% | 7.90\% | 7.96\% | 7.75\% | 7.82\% | 7.71\% | 7.60\% | 8.12\% | 7.96\% |
| 21 to 23 | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% |
| 22 to 24+ |  |  |  |  | 5.45\% | 6.09\% | 6.69\% | 6.61\% | 7.32\% | 7.36\% | 6.59\% |
| 23 to 24+ |  |  |  |  | 5.45\% | 6.09\% | 6.69\% | 6.61\% | 7.32\% | 7.36\% | 6.59\% |
| 24+ to 24+ |  |  |  |  | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% | 4.04\% |

