



Rates & Regulatory Affairs
UG-181053
2018 WA General Rate Revision
Response to Bench Request No. 3

Date of Request: July 12, 2019

Date of Response: July 22, 2019

Responder: Robert Wyman (on behalf of Parties to the All-Party Joint Settlement Agreement)

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Witness: Ronald J. Amen (on behalf of Parties to the All-Party Joint Settlement Agreement)

Request: Bench Request No. 3

Please file electronic worksheets, in the format provided for Ronald J. Amen Exh. RJA-4, RJA-5, and RJA-6, updated to reflect the All-Party Joint Settlement Agreement, along with all supporting calculations contained therein related to the proposed equal percent of margin revenue spread calculation. Include all calculated revenues (total and by class) and percentages (total and by class) results of the proposed rate spread and rate design. All cells changed or modified to reflect the settlement should be readily identifiable. Please provide these files in electronic spreadsheet format with all formulas and links intact. *See* WAC 480-07-510(3)(h).

Response:

The attached file (UG-181053-NWN-AllParty-BRR-3-Exhs-RJA-4-6-Updated-7-22-19.xlsx) is submitted in response to Bench Request No. 3 issued on July 12, 2019. There is one tab for each of Ronald J. Amen's Exhibits RJA-4, RJA-5, and RJA-6, updated to reflect the All-Party Joint Settlement Agreement. Cells that have changed or modified have been highlighted per the note provided at the top of the tab labeled, "RJA-4 Rate Design Exhibit."

The file reflects the All-Party Joint Settlement Agreement, including the volumetric margin rates per an equal percentage of margin rate spread and the residential rate class fixed customer charges. Distribution Capacity and Storage Charges remain unchanged per the Agreement. Test Year volumes also have been modified to reflect a revenue and gas cost adjustment to revenue requirement. Finally, the file removes gas cost revenue sensitive tax rates on both the existing and proposed margin because those rates are not margin rates. The file produces as close to the agreed upon increase to revenue requirement of \$5,138,531 as is possible due to rounding constraints, with a 12.7% margin rate increase for every schedule and sub-schedule excluding special contracts.

Settling Parties agreed that the final rate design and rate spread would not be informed by the Company's filed Cost of Service Model. This agreement is reflected in the attached file.

Schedule 1 - General Sales Service, Residential

Line	[A]	[B]	[C]	[D]	[E]
1	Rate Component	Existing Rates	Proposed Rates		
2	Customer Charge	\$ 3.47	\$ 5.50		
3	Volumetric Charge	\$ 0.68448	\$ 0.68791		
4	Gas Cost Rate	\$ 0.22356	\$ 0.22356		
5	Temporaries	\$ 0.12114	\$ 0.12114		
6	Monthly Consumption	Revenue at	Revenue at	Monthly Change in Bill	
7	(therms)	Existing Rates	Proposed Rates	Amount	Percent
8	0	\$ 3.47	\$ 5.50	\$ 2.03	59%
9	5	\$ 8.62	\$ 10.66	\$ 2.05	24%
10	10	\$ 13.76	\$ 15.83	\$ 2.06	15%
11	15	\$ 18.91	\$ 20.99	\$ 2.08	11%
12	20	\$ 24.05	\$ 26.15	\$ 2.10	9%
13	25	\$ 29.20	\$ 31.32	\$ 2.12	7%
14	30	\$ 34.35	\$ 36.48	\$ 2.13	6%
15	35	\$ 39.49	\$ 41.64	\$ 2.15	5%
16	40	\$ 44.64	\$ 46.80	\$ 2.17	5%
17	45	\$ 49.78	\$ 51.97	\$ 2.18	4%
18	50	\$ 54.93	\$ 57.13	\$ 2.20	4%
19	60	\$ 65.22	\$ 67.46	\$ 2.24	3%
20	70	\$ 75.51	\$ 77.78	\$ 2.27	3%
21	80	\$ 85.80	\$ 88.11	\$ 2.30	3%
22	90	\$ 96.10	\$ 98.43	\$ 2.34	2%
23	100	\$ 106.39	\$ 108.76	\$ 2.37	2%
24	110	\$ 116.68	\$ 119.09	\$ 2.41	2%
25	120	\$ 126.97	\$ 129.41	\$ 2.44	2%
26	130	\$ 137.26	\$ 139.74	\$ 2.48	2%
27	140	\$ 147.56	\$ 150.07	\$ 2.51	2%
28	150	\$ 157.85	\$ 160.39	\$ 2.54	2%
29	160	\$ 168.14	\$ 170.72	\$ 2.58	2%
30	170	\$ 178.43	\$ 181.04	\$ 2.61	1%
31	180	\$ 188.72	\$ 191.37	\$ 2.65	1%
32	190	\$ 199.01	\$ 201.70	\$ 2.68	1%
33	200	\$ 209.31	\$ 212.02	\$ 2.72	1%
34	210	\$ 219.60	\$ 222.35	\$ 2.75	1%
35	220	\$ 229.89	\$ 232.67	\$ 2.78	1%
36	230	\$ 240.18	\$ 243.00	\$ 2.82	1%
37	240	\$ 250.47	\$ 253.33	\$ 2.85	1%
38	250	\$ 260.77	\$ 263.65	\$ 2.89	1%

Schedule 1 - General Sales Service, Commercial

Line	[A]	[B]	[C]	[D]	[E]
1	Rate Component	Existing Rates	Proposed Rates		
2	Customer Charge	\$ 3.47	\$ 7.00		
3	Volumetric Charge	\$ 0.68407	\$ 0.74091		
4	Gas Cost Rate	\$ 0.22356	\$ 0.22356		
5	Temporaries	\$ 0.11110	\$ 0.11110		
6	Monthly Consumption	Revenue at	Revenue at	Monthly Change in Bill	
7	(therms)	Existing Rates	Proposed Rates	Amount	Percent
8	0	\$ 3.47	\$ 7.00	\$ 3.53	102%
9	5	\$ 8.56	\$ 12.38	\$ 3.81	45%
10	10	\$ 13.66	\$ 17.76	\$ 4.10	30%
11	15	\$ 18.75	\$ 23.13	\$ 4.38	23%
12	20	\$ 23.84	\$ 28.51	\$ 4.67	20%
13	25	\$ 28.94	\$ 33.89	\$ 4.95	17%
14	30	\$ 34.03	\$ 39.27	\$ 5.24	15%
15	35	\$ 39.13	\$ 44.64	\$ 5.52	14%
16	40	\$ 44.22	\$ 50.02	\$ 5.80	13%
17	45	\$ 49.31	\$ 55.40	\$ 6.09	12%
18	50	\$ 54.41	\$ 60.78	\$ 6.37	12%
19	60	\$ 64.59	\$ 71.53	\$ 6.94	11%
20	70	\$ 74.78	\$ 82.29	\$ 7.51	10%
21	80	\$ 84.97	\$ 93.05	\$ 8.08	10%
22	90	\$ 95.16	\$ 103.80	\$ 8.65	9%
23	100	\$ 105.34	\$ 114.56	\$ 9.21	9%
24	110	\$ 115.53	\$ 125.31	\$ 9.78	8%
25	120	\$ 125.72	\$ 136.07	\$ 10.35	8%
26	130	\$ 135.90	\$ 146.82	\$ 10.92	8%
27	140	\$ 146.09	\$ 157.58	\$ 11.49	8%
28	150	\$ 156.28	\$ 168.34	\$ 12.06	8%
29	160	\$ 166.47	\$ 179.09	\$ 12.62	8%
30	170	\$ 176.65	\$ 189.85	\$ 13.19	7%
31	180	\$ 186.84	\$ 200.60	\$ 13.76	7%
32	190	\$ 197.03	\$ 211.36	\$ 14.33	7%
33	200	\$ 207.22	\$ 222.11	\$ 14.90	7%
34	210	\$ 217.40	\$ 232.87	\$ 15.47	7%
35	220	\$ 227.59	\$ 243.63	\$ 16.03	7%
36	230	\$ 237.78	\$ 254.38	\$ 16.60	7%
37	240	\$ 247.97	\$ 265.14	\$ 17.17	7%
38	250	\$ 258.15	\$ 275.89	\$ 17.74	7%

Schedule 2 - Residential Sales Service

Line	[A]	[B]	[C]	[D]	[E]
1	Rate Component	Existing Rates	Proposed Rates		
2	Customer Charge	\$ 7.00	\$ 8.00		
3	Volumetric Charge	\$ 0.41454	\$ 0.46523		
4	Gas Cost Rate	\$ 0.22356	\$ 0.22356		
5	Temporaries	\$ 0.09736	\$ 0.09736		
6	Monthly Consumption	Revenue at	Revenue at	Monthly Change in Bill	
7	(therms)	Existing Rates	Proposed Rates	Amount	Percent
8	0	\$ 7.00	\$ 8.00	\$ 1.00	14%
9	5	\$ 10.68	\$ 11.93	\$ 1.25	12%
10	10	\$ 14.35	\$ 15.86	\$ 1.51	10%
11	15	\$ 18.03	\$ 19.79	\$ 1.76	10%
12	20	\$ 21.71	\$ 23.72	\$ 2.01	9%
13	25	\$ 25.39	\$ 27.65	\$ 2.27	9%
14	30	\$ 29.06	\$ 31.58	\$ 2.52	9%
15	35	\$ 32.74	\$ 35.52	\$ 2.77	8%
16	40	\$ 36.42	\$ 39.45	\$ 3.03	8%
17	45	\$ 40.10	\$ 43.38	\$ 3.28	8%
18	50	\$ 43.77	\$ 47.31	\$ 3.53	8%
19	60	\$ 51.13	\$ 55.17	\$ 4.04	8%
20	70	\$ 58.48	\$ 63.03	\$ 4.55	8%
21	80	\$ 65.84	\$ 70.89	\$ 5.06	8%
22	90	\$ 73.19	\$ 78.75	\$ 5.56	8%
23	100	\$ 80.55	\$ 86.62	\$ 6.07	8%
24	110	\$ 87.90	\$ 94.48	\$ 6.58	7%
25	120	\$ 95.26	\$ 102.34	\$ 7.08	7%
26	130	\$ 102.61	\$ 110.20	\$ 7.59	7%
27	140	\$ 109.96	\$ 118.06	\$ 8.10	7%
28	150	\$ 117.32	\$ 125.92	\$ 8.60	7%
29	160	\$ 124.67	\$ 133.78	\$ 9.11	7%
30	170	\$ 132.03	\$ 141.65	\$ 9.62	7%
31	180	\$ 139.38	\$ 149.51	\$ 10.12	7%
32	190	\$ 146.74	\$ 157.37	\$ 10.63	7%
33	200	\$ 154.09	\$ 165.23	\$ 11.14	7%
34	210	\$ 161.45	\$ 173.09	\$ 11.64	7%
35	220	\$ 168.80	\$ 180.95	\$ 12.15	7%
36	230	\$ 176.16	\$ 188.81	\$ 12.66	7%
37	240	\$ 183.51	\$ 196.68	\$ 13.17	7%
38	250	\$ 190.87	\$ 204.54	\$ 13.67	7%

Schedule 3 - Basic Firm Sales Service, Commercial

Line	[A]	[B]	[C]	[D]	[E]
1	Rate Component	Existing Rates	Proposed Rates		
2	Customer Charge	\$ 15.00	\$ 22.00		
3	Volumetric Charge	\$ 0.41858	\$ 0.45002		
4	Gas Cost Rate	\$ 0.22356	\$ 0.22356		
5	Temporaries	\$ 0.09320	\$ 0.09320		
6	Monthly Consumption	Revenue at	Revenue at	Monthly Change in Bill	
7	(therms)	Existing Rates	Proposed Rates	Amount	Percent
8	0	\$ 15.00	\$ 22.00	\$ 7.00	47%
9	20	\$ 29.71	\$ 37.34	\$ 7.63	26%
10	40	\$ 44.41	\$ 52.67	\$ 8.26	19%
11	60	\$ 59.12	\$ 68.01	\$ 8.89	15%
12	80	\$ 73.83	\$ 83.34	\$ 9.52	13%
13	100	\$ 88.53	\$ 98.68	\$ 10.14	11%
14	120	\$ 103.24	\$ 114.01	\$ 10.77	10%
15	140	\$ 117.95	\$ 129.35	\$ 11.40	10%
16	160	\$ 132.65	\$ 144.68	\$ 12.03	9%
17	180	\$ 147.36	\$ 160.02	\$ 12.66	9%
18	200	\$ 162.07	\$ 175.36	\$ 13.29	8%
19	225	\$ 180.45	\$ 194.53	\$ 14.07	8%
20	250	\$ 198.84	\$ 213.70	\$ 14.86	7%
21	275	\$ 217.22	\$ 232.86	\$ 15.65	7%
22	300	\$ 235.60	\$ 252.03	\$ 16.43	7%
23	325	\$ 253.99	\$ 271.20	\$ 17.22	7%
24	350	\$ 272.37	\$ 290.37	\$ 18.00	7%
25	375	\$ 290.75	\$ 309.54	\$ 18.79	6%
26	400	\$ 309.14	\$ 328.71	\$ 19.58	6%
27	425	\$ 327.52	\$ 347.88	\$ 20.36	6%
28	450	\$ 345.90	\$ 367.05	\$ 21.15	6%
29	500	\$ 382.67	\$ 405.39	\$ 22.72	6%
30	550	\$ 419.44	\$ 443.73	\$ 24.29	6%
31	600	\$ 456.20	\$ 482.07	\$ 25.86	6%
32	650	\$ 492.97	\$ 520.41	\$ 27.44	6%
33	700	\$ 529.74	\$ 558.75	\$ 29.01	5%
34	750	\$ 566.51	\$ 597.09	\$ 30.58	5%
35	800	\$ 603.27	\$ 635.42	\$ 32.15	5%
36	850	\$ 640.04	\$ 673.76	\$ 33.72	5%
37	900	\$ 676.81	\$ 712.10	\$ 35.30	5%
38	950	\$ 713.57	\$ 750.44	\$ 36.87	5%

Schedule 3 - Basic Firm Sales Service, Industrial

Line	[A]	[B]	[C]	[D]	[E]
1	Rate Component	Existing Rates	Proposed Rates		
2	Customer Charge	\$ 15.00	\$ 22.00		
3	Volumetric Charge	\$ 0.41845	\$ 0.46812		
4	Gas Cost Rate	\$ 0.22356	\$ 0.22356		
5	Temporaries	\$ 0.06257	\$ 0.06257		
6	Monthly Consumption	Revenue at	Revenue at	Monthly Change in Bill	
7	(therms)	Existing Rates	Proposed Rates	Amount	Percent
8	0	\$ 15.00	\$ 22.00	\$ 7.00	47%
9	20	\$ 29.09	\$ 37.09	\$ 7.99	27%
10	40	\$ 43.18	\$ 52.17	\$ 8.99	21%
11	60	\$ 57.27	\$ 67.26	\$ 9.98	17%
12	80	\$ 71.37	\$ 82.34	\$ 10.97	15%
13	100	\$ 85.46	\$ 97.43	\$ 11.97	14%
14	120	\$ 99.55	\$ 112.51	\$ 12.96	13%
15	140	\$ 113.64	\$ 127.60	\$ 13.95	12%
16	160	\$ 127.73	\$ 142.68	\$ 14.95	12%
17	180	\$ 141.82	\$ 157.77	\$ 15.94	11%
18	200	\$ 155.92	\$ 172.85	\$ 16.93	11%
19	225	\$ 173.53	\$ 191.71	\$ 18.18	10%
20	250	\$ 191.15	\$ 210.56	\$ 19.42	10%
21	275	\$ 208.76	\$ 229.42	\$ 20.66	10%
22	300	\$ 226.37	\$ 248.28	\$ 21.90	10%
23	325	\$ 243.99	\$ 267.13	\$ 23.14	9%
24	350	\$ 261.60	\$ 285.99	\$ 24.38	9%
25	375	\$ 279.22	\$ 304.84	\$ 25.63	9%
26	400	\$ 296.83	\$ 323.70	\$ 26.87	9%
27	425	\$ 314.45	\$ 342.56	\$ 28.11	9%
28	450	\$ 332.06	\$ 361.41	\$ 29.35	9%
29	500	\$ 367.29	\$ 399.13	\$ 31.84	9%
30	550	\$ 402.52	\$ 436.84	\$ 34.32	9%
31	600	\$ 437.75	\$ 474.55	\$ 36.80	8%
32	650	\$ 472.98	\$ 512.26	\$ 39.29	8%
33	700	\$ 508.21	\$ 549.98	\$ 41.77	8%
34	750	\$ 543.44	\$ 587.69	\$ 44.25	8%
35	800	\$ 578.66	\$ 625.40	\$ 46.74	8%
36	850	\$ 613.89	\$ 663.11	\$ 49.22	8%
37	900	\$ 649.12	\$ 700.83	\$ 51.70	8%
38	950	\$ 684.35	\$ 738.54	\$ 54.19	8%

Schedule 27 - Residential Heating Dry Out

Line	[A]	[B]	[C]	[D]	[E]
1	Rate Component	Existing Rates	Proposed Rates		
2	Customer Charge	\$ 6.00	\$ 9.00		
3	Volumetric Charge	\$ 0.25420	\$ 0.24566		
4	Gas Cost Rate	\$ 0.22356	\$ 0.22356		
5	Temporaries	\$ 0.08446	\$ 0.08446		
6	Monthly Consumption	Revenue at	Revenue at	Monthly Change in Bill	
7	(therms)	Existing Rates	Proposed Rates	Amount	Percent
8	0	\$ 6.00	\$ 9.00	\$ 3.00	50%
9	5	\$ 8.81	\$ 11.77	\$ 2.96	34%
10	10	\$ 11.62	\$ 14.54	\$ 2.91	25%
11	15	\$ 14.43	\$ 17.31	\$ 2.87	20%
12	20	\$ 17.24	\$ 20.07	\$ 2.83	16%
13	25	\$ 20.06	\$ 22.84	\$ 2.79	14%
14	30	\$ 22.87	\$ 25.61	\$ 2.74	12%
15	35	\$ 25.68	\$ 28.38	\$ 2.70	11%
16	40	\$ 28.49	\$ 31.15	\$ 2.66	9%
17	45	\$ 31.30	\$ 33.92	\$ 2.62	8%
18	50	\$ 34.11	\$ 36.68	\$ 2.57	8%
19	60	\$ 39.73	\$ 42.22	\$ 2.49	6%
20	70	\$ 45.36	\$ 47.76	\$ 2.40	5%
21	80	\$ 50.98	\$ 53.29	\$ 2.32	5%
22	90	\$ 56.60	\$ 58.83	\$ 2.23	4%
23	100	\$ 62.22	\$ 64.37	\$ 2.15	3%
24	110	\$ 67.84	\$ 69.90	\$ 2.06	3%
25	120	\$ 73.47	\$ 75.44	\$ 1.98	3%
26	130	\$ 79.09	\$ 80.98	\$ 1.89	2%
27	140	\$ 84.71	\$ 86.52	\$ 1.80	2%
28	150	\$ 90.33	\$ 92.05	\$ 1.72	2%
29	160	\$ 95.96	\$ 97.59	\$ 1.63	2%
30	170	\$ 101.58	\$ 103.13	\$ 1.55	2%
31	180	\$ 107.20	\$ 108.66	\$ 1.46	1%
32	190	\$ 112.82	\$ 114.20	\$ 1.38	1%
33	200	\$ 118.44	\$ 119.74	\$ 1.29	1%
34	210	\$ 124.07	\$ 125.27	\$ 1.21	1%
35	220	\$ 129.69	\$ 130.81	\$ 1.12	1%
36	230	\$ 135.31	\$ 136.35	\$ 1.04	1%
37	240	\$ 140.93	\$ 141.88	\$ 0.95	1%
38	250	\$ 146.56	\$ 147.42	\$ 0.87	1%

Schedule 41 - Non-Residential Sales - Firm Commercial

Line	[A]	[B]	[C]	[D]	[E]
1	Rate Component	Existing Rates	Proposed Rates		
2	Customer Charge	\$ 250.00	\$ 250.00		
3	1st 2,000 therms	\$ 0.30164	\$ 0.34971		
4	All additional therms	\$ 0.26579	\$ 0.30815		
5	Gas Cost Rate	\$ 0.22356	\$ 0.22356		
6	Temporaries - block 1	\$ (0.02594)	\$ (0.02594)		
7	Temporaries - block 2	\$ (0.02917)	\$ (0.02917)		
8	Monthly Consumption	Revenue at	Revenue at	Monthly Change in Bill	
9	(therms)	Existing Rates	Proposed Rates	Amount	Percent
10	0	\$ 250.00	\$ 250.00	\$ -	0%
11	100	\$ 299.93	\$ 304.73	\$ 4.81	2%
12	200	\$ 349.85	\$ 359.47	\$ 9.61	3%
13	300	\$ 399.78	\$ 414.20	\$ 14.42	4%
14	400	\$ 449.70	\$ 468.93	\$ 19.23	4%
15	500	\$ 499.63	\$ 523.67	\$ 24.03	5%
16	700	\$ 599.48	\$ 633.13	\$ 33.65	6%
17	900	\$ 699.33	\$ 742.60	\$ 43.26	6%
18	1,100	\$ 799.19	\$ 852.06	\$ 52.88	7%
19	1,300	\$ 899.04	\$ 961.53	\$ 62.49	7%
20	1,500	\$ 998.89	\$ 1,071.00	\$ 72.10	7%
21	1,750	\$ 1,123.71	\$ 1,207.83	\$ 84.12	7%
22	2,000	\$ 1,248.52	\$ 1,344.66	\$ 96.14	8%
23	2,250	\$ 1,363.57	\$ 1,470.30	\$ 106.73	8%
24	2,500	\$ 1,478.61	\$ 1,595.93	\$ 117.32	8%
25	2,750	\$ 1,593.66	\$ 1,721.57	\$ 127.91	8%
26	3,000	\$ 1,708.70	\$ 1,847.20	\$ 138.50	8%
27	3,250	\$ 1,823.75	\$ 1,972.84	\$ 149.09	8%
28	3,500	\$ 1,938.79	\$ 2,098.47	\$ 159.68	8%
29	3,750	\$ 2,053.84	\$ 2,224.11	\$ 170.27	8%
30	4,000	\$ 2,168.88	\$ 2,349.74	\$ 180.86	8%
31	4,500	\$ 2,398.97	\$ 2,601.01	\$ 202.04	8%
32	5,000	\$ 2,629.06	\$ 2,852.28	\$ 223.22	8%
33	5,500	\$ 2,859.15	\$ 3,103.55	\$ 244.40	9%
34	6,000	\$ 3,089.24	\$ 3,354.82	\$ 265.58	9%
35	6,500	\$ 3,319.33	\$ 3,606.09	\$ 286.76	9%
		\$ 328.16	\$ 339.58		
36	7,000	\$ 3,549.42	\$ 3,857.36	\$ 307.94	9%
37	7,500	\$ 3,779.51	\$ 4,108.63	\$ 329.12	9%
38	8,000	\$ 4,009.60	\$ 4,359.90	\$ 350.30	9%
39	8,500	\$ 4,239.69	\$ 4,611.17	\$ 371.48	9%
40	9,000	\$ 4,469.78	\$ 4,862.44	\$ 392.66	9%

Schedule 41 - Non-Residential Sales - Firm Industrial

Line	[A]	[B]	[C]	[D]	[E]
1	Rate Component	Existing Rates	Proposed Rates		
2	Customer Charge	\$ 250.00	\$ 250.00		
3	1st 2,000 therms	\$ 0.30168	\$ 0.34906		
4	All additional therms	\$ 0.26582	\$ 0.30757		
5	Gas Cost Rate	\$ 0.22356	\$ 0.22356		
6	Temporaries - block 1	\$ (0.04932)	\$ (0.04932)		
7	Temporaries - block 2	\$ (0.04978)	\$ (0.04978)		
8	Monthly Consumption	Revenue at	Revenue at	Monthly Change in Bill	
9	(therms)	Existing Rates	Proposed Rates	Amount	Percent
10	0	\$ 250.00	\$ 250.00	\$ -	0%
11	2,500	\$ 1,421.64	\$ 1,537.28	\$ 115.64	8%
12	5,000	\$ 2,520.64	\$ 2,740.65	\$ 220.01	9%
13	7,500	\$ 3,619.64	\$ 3,944.03	\$ 324.39	9%
14	10,000	\$ 4,718.64	\$ 5,147.40	\$ 428.76	9%
15	12,500	\$ 5,817.64	\$ 6,350.78	\$ 533.14	9%
16	15,000	\$ 6,916.64	\$ 7,554.15	\$ 637.51	9%
17	17,500	\$ 8,015.64	\$ 8,757.53	\$ 741.89	9%
18	20,000	\$ 9,114.64	\$ 9,960.90	\$ 846.26	9%
19	22,500	\$ 10,213.64	\$ 11,164.28	\$ 950.64	9%
20	25,000	\$ 11,312.64	\$ 12,367.65	\$ 1,055.01	9%
21	30,000	\$ 13,510.64	\$ 14,774.40	\$ 1,263.76	9%
22	35,000	\$ 15,708.64	\$ 17,181.15	\$ 1,472.51	9%
23	40,000	\$ 17,906.64	\$ 19,587.90	\$ 1,681.26	9%
24	45,000	\$ 20,104.64	\$ 21,994.65	\$ 1,890.01	9%
25	50,000	\$ 22,302.64	\$ 24,401.40	\$ 2,098.76	9%
26	55,000	\$ 24,500.64	\$ 26,808.15	\$ 2,307.51	9%
27	60,000	\$ 26,698.64	\$ 29,214.90	\$ 2,516.26	9%
28	65,000	\$ 28,896.64	\$ 31,621.65	\$ 2,725.01	9%
29	70,000	\$ 31,094.64	\$ 34,028.40	\$ 2,933.76	9%
30	75,000	\$ 33,292.64	\$ 36,435.15	\$ 3,142.51	9%
31	80,000	\$ 35,490.64	\$ 38,841.90	\$ 3,351.26	9%
32	85,000	\$ 37,688.64	\$ 41,248.65	\$ 3,560.01	9%
33	90,000	\$ 39,886.64	\$ 43,655.40	\$ 3,768.76	9%
34	95,000	\$ 42,084.64	\$ 46,062.15	\$ 3,977.51	9%
35	100,000	\$ 44,282.64	\$ 48,468.90	\$ 4,186.26	9%
36	110,000	\$ 48,678.64	\$ 53,282.40	\$ 4,603.76	9%
37	120,000	\$ 53,074.64	\$ 58,095.90	\$ 5,021.26	9%
38	130,000	\$ 57,470.64	\$ 62,909.40	\$ 5,438.76	9%
39	140,000	\$ 61,866.64	\$ 67,722.90	\$ 5,856.26	9%
40	150,000	\$ 66,262.64	\$ 72,536.40	\$ 6,273.76	9%