

**Retirement Board**

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**Memorandum**

To: Retirement Liaison Officers

From: Kabrina Feser, Operations Officer

Date: April 23, 2024

Re: Proposed Revisions to Judicial Retirement System Official Policies

The Public Employees' Retirement Board has approved for notice the **adoption of new policies and the re-adoption of all previously adopted policies** of the Board in accordance with NRS 1A.100. Please immediately cause a copy of this notice to be posted on a bulletin board or in some conspicuous place in your office.

The public hearing on the revised policies will take place no earlier than 11:00 a.m. on May 16, 2024, in the PERS' Board Room, 693 W. Nye Lane, **Carson City**. Any person wishing to testify should be in attendance at the meeting. The revised policies may be adopted, as proposed or as modified by the Retirement Board, at the May 16, 2024, meeting and become effective July 1, 2024, or as indicated.

The following pages include the proposed changes to the policies; additions are underlined and deletions have a strikethrough line.

- 1A.620 1.26 SURVIVOR BENEFICIARY – Beneficiary of a member who was unmarried at the time of his death, had met the minimum eligibility requirements, and had designated a beneficiary to receive payments on a Public Employees' Retirement System approved form.
- 1A.620 1.27 SURVIVOR BENEFICIARY ADDITIONAL PAYEE(S) – Person(s) designated to receive direct payment of a portion of the survivor beneficiary benefit on a Public Employees' Retirement System approved form.
- 1A.180 4.2 Monthly Retirement Reports are to include accurate information. ~~Credit adjustments will not be accepted on payroll reports. Requests for credit adjustments must be submitted in writing. Adjustments of over and/or under payments must be taken through Monthly Retirement Reports.~~
- 1A.180 4.4 New members ~~shall not be added to the Monthly Retirement Report unless a completed Member Enrollment form is attached.~~ shall be added to the Monthly Retirement Report and the public employer shall provide the effective date to the System on a format prescribed by the Board.
- 1A.100 5.3 The public employer shall provide to the System all employment and termination ~~documents~~ information that affect service credit.
- 1A.310 6.4 Members must pay the full actuarial cost of service as determined by an actuary of the System. The cost to purchase service is calculated using the purchase percentage corresponding to the age and average compensation of the member at time of purchase. The actuarially developed purchase percentages for regular members are as follows:

<b>Age</b>	<b>Pereent</b>	<b>Age</b>	<b>Pereent</b>
30	6.8	50	17.8
31	7.1	51	18.7
32	7.4	52	19.7
33	7.8	53	20.6
34	8.2	54	21.7
35	8.6	55	22.8
36	9.0	56	24.0
37	9.5	57	25.2
38	9.9	58	26.6
39	10.4	59	28.0
40	10.9	60	29.5
41	11.5	61	31.1
42	12.1	62	32.8
43	12.7	63	34.6
44	13.3	64	36.6
45	14.0	65	38.7
46	14.6	66	37.6
47	15.4	67	36.5
48	16.1	68	35.3
49	17.0	69	34.1

		70	32.9
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Effective until June 30, 2019.

**Members Hired Prior to 7/1/2015:**

<u>Age</u>	<u>Percent</u>	<u>Age</u>	<u>Percent</u>
30	8.1	56	25.3
31	8.4	57	26.5
32	8.8	58	27.8
33	9.2	59	29.1
34	9.6	60	30.6
35	10.0	61	32.1
36	10.5	62	33.7
37	10.9	63	35.4
38	11.4	64	37.2
39	11.9	65	39.2
40	12.4	66	38.2
41	13.0	67	37.3
42	13.6	68	36.3
43	14.2	69	35.3
44	14.8	70	34.2
45	15.5	71	33.2
46	16.2	72	32.1
47	16.9	73	31.1
48	17.7	74	30.0
49	18.5	75	28.9
50	19.3	76	27.8
51	20.2	77	26.6
52	21.1	78	25.5
53	22.1	79	24.4
54	23.1	80	23.3
55	24.2		

Effective July 1, 2019.

See Appendix A

**Members Hired Prior to 7/1/2015:**

See Appendix B

**Members Hired On or After 7/1/2015:**

<u>Age</u>	<u>Percent</u>	<u>Age</u>	<u>Percent</u>
30	7.5	56	23.5

31	7.8	57	24.6
32	8.1	58	25.8
33	8.5	59	27.0
34	8.9	60	28.3
35	9.3	61	29.7
36	9.7	62	31.2
37	10.1	63	32.8
38	10.6	64	34.5
39	11.0	65	36.3
40	11.5	66	35.4
41	12.0	67	34.5
42	12.6	68	33.6
43	13.1	69	32.7
44	13.7	70	31.7
45	14.3	71	30.8
46	15.0	72	29.8
47	15.7	73	28.8
48	16.4	74	27.8
49	17.1	75	26.8
50	17.9	76	25.7
51	18.7	77	24.7
52	19.6	78	23.7
53	20.5	79	22.6
54	21.4	80	21.6
55	22.4		

~~Effective July 1, 2019.~~

[See Appendix C](#)

#### **Members Hired On or After 7/1/2015:**

[See Appendix D](#)

These percentages apply even if service is purchased at time of retirement. Any and all service credit purchased after January 1, 2010, may only be credited to the tier in which it was purchased.

1A.314      7.3      The System shall:  
286.430

- a. Provide an initial refund of all contributions credited to the member's account as of the next refund date after receipt of refund request and termination. The refund will be considered ineligible if, at the time of processing the refund, the applicant is employed with a public employer within the Judicial Retirement System of Nevada in an eligible position at the time of issuance.
- b. Forward a final refund of any balance remaining in the account

- after contributions through termination date have been submitted by the public employer.
- c. Record any contributions received after the final refund, if less than \$10, and transfer that amount to the System. In the event of a subsequent return to the system by the member, this amount will revert to the member's account.
  - d. Should an initial refund check, or a remainder balance check, be lost or stolen, a replacement check will be reissued after 90 days from issuance.
- 1A.480      8.1      A member who is vested with at least five years of ~~service who~~  
~~eligibility and~~ becomes totally unable to perform his current or any comparable job for which he is qualified by his training and experience because of injury or mental or physical illness of a permanent nature is eligible to apply for a disability retirement allowance if:
- a. His employment as a justice of the Supreme Court, judge of the Court of Appeals, district judge, justice of the peace, or municipal judge will be terminated because of such disability;
  - b. He is employed as a justice of the Supreme Court, judge of the Court of Appeals, district judge, justice of the peace, or municipal judge at the time of application for disability retirement;
  - c. The member provides information that his disability renders him unable to perform the duties of his present position or of any other position he has held within the past year; and
  - d. The member files a notarized application for disability retirement with the System which indicates a selection of option and to which is attached a personal statement by the member describing the disability, the duties which he can and cannot perform, and any benefits he is entitled to receive for disability from any other public source.
- 1A.570      9.1      Eligibility for survivor benefits is established if:
- a. The deceased member had two years of service in the two and one-half years immediately preceding the member's death.
  - b. The deceased member had ten or more years of accredited, contributing service.
  - c. The death of the member was caused by an occupational disease or an accident arising out of and in the course of his employment regardless of service credit.
  - d. The death of the member occurs within 18 months after termination of employment or commencement of leave without pay where a mental or physical condition required the termination or leave without pay.
  - e. The death of member occurs while on leave of absence for training and the member met requirements of (a), (b), (c), or (d) at time such leave began.
  - f. In the case of survivor benefits for an unmarried member, the deceased member had properly completed, signed, dated, and filed the approved form with the System designating a survivor beneficiary for receipt of the benefit before his or her death. Such

filing must be evidenced by the System's records related to the member's account. The System will accept an approved form if it has been mailed before the member's death, as evidenced by the date of the postmark dated by the post office on the envelope in which it is mailed. Benefits will not be paid unless eligibility is established in accordance with this provision.

- g. A fully executed Application for Survivor Benefits must be received in the System's office to initiate benefits.

- 1A.600      9.3      The spouse, registered domestic partner, or survivor beneficiary of an unmarried member of a deceased member with ten or more years of accredited, contributing service may elect one of the following:
- a. A cumulative monthly benefit of \$450. This benefit shall be paid until the end of the month in which the spouse, registered domestic partner, or survivor beneficiary of an unmarried member dies.
  - b. The benefit provided by Retirement Option 3 for a beneficiary, if the deceased member had less than 15 years of service credit at the time of his death. The benefit shall be calculated as if the deceased member retired on the day of death and named the spouse, registered domestic partner, or survivor beneficiary of an unmarried member as beneficiary with no reduction for the deceased member's age. This benefit shall be paid until the end of the month in which the spouse, registered domestic partner, or survivor beneficiary of an unmarried member dies.
  - c. The benefit provided by Retirement Option 2 for a beneficiary, if the deceased member had 15 or more years of service at the time of his death. The benefit shall be calculated as if the deceased member retired on the day of his death and named the spouse, registered domestic partner, or survivor beneficiary of an unmarried member as beneficiary with no reduction for the deceased member's age. This benefit shall be paid until the end of the month in which the spouse, registered domestic partner, or survivor beneficiary of an unmarried member dies. Benefits are subject to the applicable Internal Revenue Code limitations including IRC 401(a).
  - d. The benefit provided by Retirement Option 2 for a beneficiary of a deceased member who was fully eligible to retire both as to service and age at the time of death. The benefit shall be calculated as if the deceased member retired on the day of death and named the spouse, registered domestic partner, or survivor beneficiary of an unmarried member as beneficiary. This benefit shall be paid until the end of the month in which the spouse, registered domestic partner, or survivor beneficiary of an unmarried member dies. Benefits are subject to the applicable Internal Revenue Code limitations including IRC 401(a).
  - e. If the member has designated one or more payees in addition to the survivor beneficiary, the monthly allowance to which a survivor beneficiary is entitled must be divided between the survivor beneficiary and any additional payee in the proportion designated by the member. If an additional payee predeceases the survivor beneficiary, the payment made to that additional payee must be evenly distributed to the survivor beneficiary and any other

- additional payees beginning the first of the month following the additional payee's death.
- f. If membership effective date is on or after July 1, 2015, and there are no other eligible survivors, the spouse, registered domestic partner or survivor beneficiary of an unmarried member may waive the monthly benefit in (a), (b), (c), or (d) above and receive a refund of the deceased member's employee contributions.
- 1A.580      9.6      Survivor benefits paid to a child pursuant to NRS 1A.580 shall be canceled as of the end of the month in which any one of the following occurs:
- a. **The child is adopted.**
  - b. The child dies.
  - c. The child marries.
  - d. Except as otherwise provided in Official Policy 9.7, 9.11 or 9.12, the child attains the age of 18 years.
- 1A.100      9.23      A recipient of survivor benefits may designate that his monthly benefit check be transmitted as follows:
  - a. Mailed directly to any residence address or personal Post Office box; or
  - b. Through an electronic funds transfer (EFT) to his account at his financial institution. An Electronic Funds Transfer (EFT) Authorization form must be completed and signed before a notary public.
- 1A.100      10.13      The application, to be properly completed, must include:
- a. The member's selection of a retirement option;
  - b. The member's designation of beneficiary;
  - c. A certification as to marital status or registered domestic partnership;
  - d. The member's notarized signature; and
  - e. If the member is married, the notarized signature of the spouse indicating consent to the plan selected.
  - f. If the member is a registered domestic partner, the notarized signature of the member's registered domestic partner indicating consent to the plan selected.
- 1A.100      10.17      Proof of birth date and continuity of name change may be established by any one of the documents listed in Group 1 or any two of the documents listed in Group 2 below:
- GROUP 1
- a. Birth certificate.
  - b. Infant baptism certificate or certified copy.
  - c. Delayed certificate of birth.
  - d. Global Entry Card.
  - e. Passport or passport card.
  - f. Real ID.

## GROUP 2

- a. School age record or certified copy.
- b. Military service record or certified copy.
- c. Marriage record, if date of birth is shown, or certified copy.
- d. Naturalization certificate of individual, or of parents, providing participant's age is stated.
- e. Transcript of record from U.S. Bureau of Census.
- f. Certified copy of the family record in the family Bible stating:
  - (1) Name of person who entered date of birth in Bible.
  - (2) When date of birth was entered.
  - (3) Explanation of any corrections.
  - (4) Date of printing of Bible.
- g. ~~Passport or passport card.~~
- h. Notarized statement of knowledge by a person who was an adult at time of member's birth.
- i. Motor vehicle records.
- j. Hospital record of birth.
- k. Social Security records.
- l. Voter registration records.
- m. Certified court order.
- n. Any other document over ten years old which lists the person's date of birth.
- o. Death Certificate.
- p. Resident alien card.
- q. Tribal ID.
- r. Concealed Weapon permit.
- s. Domestic Partner Certificate, if date of birth is shown.

- 1A.100      10.21 A retired justice or judge may designate that his monthly benefit check be transmitted as follows:
- a. Mailed directly to any residence address or personal Post Office Box; or
  - b. Through an electronic funds transfer (EFT) to his account in his financial institution. An Electronic Funds Transfer (EFT) Authorization form must be completed and signed before a notary public.
- 1A.100      10.24 Upon the death of a retired justice or judge, the benefits earned but not paid will be disbursed as follows:
- a. Payment will be made to the spouse or registered domestic partner. If there is no surviving spouse or registered domestic partner, payment will be made to the estate of the retired justice or judge.
  - b. If a beneficiary is designated for this purpose, payment shall be made to the named beneficiary or to the estate of the retired justice or judge if the named beneficiary is deceased.
  - c. If communication is received that reasonably establishes that no

- probate will be established for the deceased, ~~payment shall be paid to the heirs of the deceased~~. any benefits earned or employee contributions in excess of benefits received shall be paid to the heirs of the deceased.
- d. If there is no living named beneficiary, heir, devisee, or legatee capable of receiving the amount owing, the funds shall be transferred to the System.
- 1A.100  
286.118      11.15 Except as otherwise provided in this section, all information about a current or former member as well as a beneficiary of a member of the System is confidential regardless of the form, location, and manner of creation or storage of a record or file containing the information. The following information about a current or former member is a public record:
- a. The name of the current or former member; and
- b. The amount of annual pension benefit paid to the current or former member.
- 1A.100  
286.118      11.16 The Board may only disclose information made confidential pursuant to subsection 1 to a third party if:
- a. Such disclosure is necessary for the Board to carry out its duties; and
- b. The Board executes a confidentiality agreement with the third party before providing the third party with any confidential information.
- 1A.100      11.20 On an approved form, The Court Administrator or the Chief Administrator of a public employer shall select an employee to serve as Retirement Liaison Officer to certify retirement records, receive information, and coordinate matters pertaining to retirement between the System and members or the public employer as prescribed by the Board. The employee selected must be a member of the Public Employees' Retirement System through his employment with a public employer.
- a. The Liaison Officer may designate on an approved form up to three employees as Deputy Liaison Officers to serve in the same capacity as a Liaison Officer.
- b. The Liaison Officer may designate on an approved form additional employees who will have signature authority for the agency. These employees may only access information provided from their public employer to the System, such as enrollment, termination and wage and contribution information.
- c. The Liaison Officer is ultimately responsible for all actions taken by any designated Deputy Liaison Officer, and any employee with signature authority, on all matters pertaining to retirement between the System and members or the public employer.
- 1A.100      11.21 The public employer shall timely and accurately complete and submit

~~all forms necessary provide the effective date~~ to enroll a new hire in the System ~~on a format prescribed by the Board~~. Prior to ~~submission of an enrollment form~~, the public employer must determine whether the employee is a member of the Public Employees' Retirement System. If the employee is a member of the Public Employees' Retirement System, the public employer must ensure that notice to withdraw from the Public Employees' Retirement System is submitted in conjunction with the enrollment form.

- |        |   |
|--------|---|
| 1A.100 | 11.23 A public employer must develop and maintain procedures to ensure all <del>wage and contribution</del> <u>Monthly Retirement</u> Reports are timely, contain accurate information, and are in compliance with Policy 4.1 et. seq.  |
| 1A.100 | 11.26 The public employer shall timely and accurately complete and submit all forms necessary to change the status of a member <u>including, but not limited to, contribution plan changes and fund changes</u> .   |
| 1A.100 | 11.27 The public employer shall ensure that each employee designated as a liaison officer, or whose duties include completing and submitting <del>wage and contribution</del> <u>Monthly Retirement</u> Reports, providing information or forms to the System, or providing information from the System to members has appropriate training within six months of designation or assumption of such duties. Appropriate training may include attendance at employer conferences sponsored by the System or training by System employees. |
| 1A.100 | 11.31 The public employer shall make all adjustments to <del>wage and contribution reporting</del> <u>the Monthly Retirement Reports</u> within 90 days of notice by the System to the public employer of the necessary adjustments, except all adjustments pertaining to retired justices or judges must be made within 45 days of such notice.  |

## Appendix A

Judicial Retirement System of Nevada  
Service Purchase Factors for JRS Members

### Members Hired Prior to 7/1/2015:

<u>Age</u>	<u>Percent</u>	<u>Age</u>	<u>Percent</u>
30	8.1	56	25.3
31	8.4	57	26.5
32	8.8	58	27.8
33	9.2	59	29.1
34	9.6	60	30.6
35	10.0	61	32.1
36	10.5	62	33.7
37	10.9	63	35.4
38	11.4	64	37.2
39	11.9	65	39.2
40	12.4	66	38.2
41	13.0	67	37.3
42	13.6	68	36.3
43	14.2	69	35.3
44	14.8	70	34.2
45	15.5	71	33.2
46	16.2	72	32.1
47	16.9	73	31.1
48	17.7	74	30.0
49	18.5	75	28.9
50	19.3	76	27.8
51	20.2	77	26.6
52	21.1	78	25.5
53	22.1	79	24.4
54	23.1	80	23.3
55	24.2		

Effective July 1, 2019 until June 30, 2024.

**Judicial Retirement System of Nevada  
Service Purchase Factors for JRS Members Hired Prior to 7/1/2015  
Based on Assumptions Recommended in July 1, 2021 Experience Study**

The factors below are the cost to purchase one year of service. They should be multiplied by a member's 36-month average salary.

**Service at Purchase**

Age at Purchase	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
21	9.94%																		
22	10.38%	10.20%																	
23	10.87%	10.66%	10.44%																
24	11.36%	11.13%	10.91%	10.69%															
25	11.87%	11.64%	11.40%	11.19%	11.06%														
26	14.44%	12.18%	11.93%	11.70%	11.58%	11.46%													
27	16.76%	14.81%	12.45%	12.20%	12.10%	11.98%	11.86%												
28	18.85%	17.19%	15.16%	15.16%	15.15%	12.63%	12.39%	12.26%											
29	20.72%	19.34%	17.60%	15.54%	13.22%	13.07%	12.96%	12.81%	12.69%										
30	22.39%	21.26%	19.80%	18.06%	16.08%	13.66%	13.53%	13.39%	13.27%	13.20%									
31	21.33%	22.98%	21.76%	20.29%	18.67%	16.64%	14.15%	14.02%	13.87%	13.79%	13.73%								
32	20.45%	21.88%	23.52%	22.30%	20.98%	19.33%	17.22%	16.63%	15.41%	14.42%	14.35%								
33	19.74%	21.01%	22.40%	24.11%	23.08%	21.73%	20.00%	17.82%	15.15%	15.05%	15.01%	14.98%							
34	19.21%	20.28%	21.48%	22.96%	24.98%	23.90%	22.50%	20.73%	18.46%	15.73%	15.68%	15.67%	15.66%						
35	18.84%	19.71%	20.76%	22.02%	23.78%	25.83%	24.73%	23.28%	21.45%	19.17%	16.39%	16.38%	16.37%	16.36%					
36	18.28%	19.34%	20.18%	21.26%	22.79%	24.60%	26.74%	25.61%	24.12%	22.27%	19.97%	17.12%	17.10%						
37	17.97%	18.74%	19.80%	20.71%	22.01%	23.58%	24.47%	27.68%	26.53%	25.05%	23.20%	20.86%	17.89%	17.87%					
38	17.95%	18.44%	19.19%	20.31%	21.41%	22.78%	24.41%	26.36%	28.67%	27.55%	26.11%	24.23%	21.81%	18.70%	18.69%	18.68%			
39	18.16%	18.42%	18.88%	19.66%	20.99%	22.19%	23.60%	25.27%	27.32%	29.78%	28.71%	27.27%	25.34%	22.80%	19.54%	19.53%	19.52%		
40	18.62%	18.65%	18.86%	19.36%	20.35%	21.73%	22.97%	26.40%	26.18%	28.36%	31.04%	29.99%	28.51%	23.85%	20.45%	20.42%	20.44%		
41	19.73%	19.11%	19.09%	19.34%	20.03%	21.07%	22.50%	23.77%	25.29%	27.19%	29.56%	32.42%	31.35%	29.80%	27.69%	24.91%	21.35%	21.34%	
42	20.85%	20.25%	19.57%	19.58%	20.01%	20.74%	21.81%	23.28%	24.60%	26.29%	28.34%	30.87%	33.89%	32.78%	31.15%	28.94%	26.03%	22.32%	21.31%
43	21.98%	21.43%	20.73%	20.07%	20.27%	20.72%	21.48%	22.58%	24.13%	25.55%	27.37%	29.63%	32.28%	35.43%	34.27%	32.57%	30.26%	27.22%	23.35%
44	23.13%	22.57%	21.92%	21.26%	20.77%	20.98%	21.45%	22.23%	23.39%	25.09%	26.65%	28.58%	30.95%	33.75%	37.04%	35.83%	34.05%	31.63%	28.45%
45	24.34%	23.78%	23.11%	22.47%	21.01%	21.73%	23.47%	23.22%	23.04%	23.40%	27.80%	27.81%	27.35%	28.57%	37.83%	37.45%	35.60%	33.07%	
46	27.04%	24.96%	24.35%	23.69%	22.86%	22.80%	22.28%	22.50%	23.02%	23.96%	25.35%	27.27%	29.10%	31.24%	33.82%	36.89%	40.50%	39.16%	37.22%
47	29.57%	27.77%	25.55%	24.93%	24.53%	24.09%	23.60%	23.07%	23.32%	23.91%	24.94%	26.45%	28.54%	30.39%	32.65%	35.36%	38.56%	42.34%	40.95%
48	31.85%	30.35%	28.44%	28.44%	26.20%	25.82%	25.40%	24.94%	24.45%	23.92%	24.24%	24.93%	26.06%	27.66%	29.83%	31.77%	34.14%	36.97%	40.32%
49	33.89%	32.70%	31.09%	29.16%	26.76%	26.30%	25.83%	25.34%	25.85%	26.53%	26.25%	26.05%	27.24%	28.95%	30.51%	32.21%	34.69%	38.70%	42.16%
50	35.69%	34.81%	33.50%	31.89%	30.20%	28.09%	27.69%	27.24%	26.33%	25.91%	26.40%	27.23%	28.49%	30.24%	32.61%	34.77%	37.32%	40.42%	
51	35.43%	36.44%	35.38%	34.01%	32.58%	30.75%	28.53%	28.08%	27.66%	27.27%	27.48%	28.00%	28.90%	30.20%	32.09%	34.02%	36.33%	39.16%	
52	35.13%	36.13%	37.05%	35.94%	34.80%	33.25%	31.74%	29.87%	29.44%	29.01%	28.66%	28.80%	29.00%	29.52%	30.44%	31.86%	33.37%	35.48%	38.03%
53	34.83%	35.80%	36.70%	37.67%	36.56%	35.56%	34.34%	32.74%	30.75%	30.38%	30.05%	30.13%	30.37%	30.45%	31.01%	33.05%	34.69%	36.98%	
54	34.55%	35.44%	36.32%	37.26%	38.62%	37.67%	36.76%	35.48%	33.79%	31.80%	31.47%	31.52%	31.55%	31.70%	31.84%	32.37%	33.07%	34.27%	36.05%
55	34.21%	35.07%	35.91%	36.84%	38.16%	39.55%	38.98%	37.98%	36.65%	34.97%	32.92%	32.90%	32.86%	32.92%	33.00%	33.11%	33.46%	34.23%	35.53%
56	34.18%	34.73%	35.54%	36.40%	37.68%	39.03%	40.92%	40.30%	39.30%	37.97%	36.30%	34.32%	34.24%	34.20%	34.17%	34.21%	34.58%	35.41%	
57	34.02%	34.68%	35.13%	35.97%	37.19%	38.51%	40.35%	42.36%	40.76%	39.49%	37.83%	35.63%	35.50%	35.40%	35.34%	35.34%	35.34%	35.75%	
58	33.75%	34.48%	35.03%	35.51%	36.82%	37.97%	39.77%	41.73%	43.84%	43.32%	42.44%	41.05%	39.21%	36.85%	36.65%	36.52%	36.52%	36.52%	
59	33.46%	34.19%	34.82%	35.40%	36.22%	37.42%	39.18%	41.08%	43.15%	45.56%	45.10%	44.10%	42.60%	40.57%	38.00%	37.75%	37.75%	37.75%	
60	33.12%	33.82%	34.49%	35.15%	36.08%	36.87%	38.57%	40.44%	42.50%	44.80%	47.51%	48.83%	45.74%	44.09%	41.52%	39.36%	37.23%	34.72%	
61	32.40%	32.31%	32.91%	33.53%	34.47%	35.40%	37.41%	39.30%	41.39%	43.74%	46.50%	48.07%	44.98%	44.38%	43.30%	41.04%	38.20%	38.20%	
62	31.89%	31.74%	31.47%	32.06%	32.94%	33.89%	35.81%	38.09%	40.21%	42.63%	45.38%	49.98%	44.17%	42.49%	37.32%	37.32%	37.32%	37.32%	
63	31.60%	31.40%	31.06%	30.72%	31.61%	32.53%	34.25%	36.37%	38.94%	41.39%	44.18%	43.78%	42.99%	41.64%	39.35%	36.45%	36.45%	36.45%	
64	31.50%	31.27%	30.91%	30.54%	30.43%	31.36%	31.31%	31.21%	31.21%	30.92%	30.74%	30.56%	30.56%	30.86%	33.57%	33.33%	33.33%	33.33%	
65	31.59%	31.35%	31.01%	30.63%	30.50%	30.34%	31.60%	33.23%	35.37%	38.07%	41.52%	41.15%	40.36%	39.08%	37.23%	34.72%	34.72%	34.72%	
66	31.57%	31.35%	31.02%	30.66%	30.54%	30.40%	30.22%	31.64%	33.52%	36.00%	39.24%	40.09%	39.36%	38.18%	36.34%	33.87%	33.87%	33.87%	
67	31.65%	31.45%	31.12%	30.78%	30.68%	30.56%	30.39%	30.19%	31.78%	34.04%	36.98%	37.66%	38.32%	37.18%	35.48%	33.07%	33.07%	33.07%	
68	31.80%	31.64%	31.34%	31.01%	30.93%	30.82%	30.67%	30.49%	30.29%	32.19%	34.86%	35.32%	35.79%	36.21%	34.62%	32.35%	32.35%	32.35%	
69	32.04%	31.92%	31.67%	31.36%	31.31%	31.21%	31.19%	31.09%	30.92%	30.74%	31.23%	31.35%	31.23%	31.13%	31.13%	31.13%	31.13%	31.13%	
70	32.41%	32.31%	32.10%	31.86%	31.82%	31.76%	31.65%	31.52%	31.35%	31.23%	31.18%	31.13%	31.13%	31.13%	31.13%	31.13%	31.13%	31.13%	
71	31.95%	31.84%	31.63%	31.39%	31.38%	31.34%	31.26%	31.12%	30.96%	30.83%	30.76%	30.75%	30.75%	30.75%	30.75%	30.75%	30.75%	30.75%	
72	31.67%	31.57%	31.35%	31.12%	31.11%	31.09%	31.05%	30.94%	30.78%	30.66%	30.58%	30.57%	30.57%	30.57%	30.57%	30.57%	30.57%	30.57%	
73	31.52%	31.56%	31.34%	31.11%	31.11%	31.09%	31.05%	30.94%	30.78%	30.66%	30.58%	30.57%	30.57%	30.57%	30.57%	30.57%	30.57%	30.57%	
74	31.65%	31.72%	31.69%	31.44%	31.44%	31.44%	31.44%	31.44%	31.44%	31.44%	31.44%	31.44%	31.44%	31.44%	31.44%	31.44%	31.44%	31.44%	
75	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	

24	25	26	27	28	29	30	31	32	33	34	35
20.43%	21.33%	22.29%	23.31%	23.30%	24.37%	24.36%	25.47%	25.46%	26.64%	27.82%	29.12%
21.34%	22.31%	22.30%	23.34%	24.38%	25.48%	25.51%	25.47%	26.65%	27.83%	29.14%	30.45%
22.31%	23.35%	22.29%	23.31%	24.38%	25.48%	25.51%	25.47%	26.65%	27.83%	29.14%	30.43%
23.35%	24.38%	25.52%	25.51%	25.48%	26.68%	26.64%	26.65%	27.85%	28.86%	30.44%	31.82%
24.38%	25.58%	31.10%	26.68%	26.64%	27.86%	27.86%	27.85%	28.86%	29.15%	30.44%	31.81%
25.58%	34.58%	36.15%	32.55%	32.55%	37.78%	33.99%	33.99%	37.78%	39.52%	39.52%	31.80%
36.92%	42.81%	40.70%	41.22%	41.22%	44.76%	42.55%	42.55%	44.76%	44.99%	44.99%	32.19%
44.09%	44.09%	48.42%	46.81%	46.81%	49.49%	49.49%	49.49%	49.49%	49.49%	49.49%	32.16%
46.53%	46.53%	46.52%	45.24%	45.24%	43.30%	43.30%	40.57%	39.96%	32.21%	32.21%	32.20%
47.11%	47.11%	44.79%	43.81%	42.18%	39.88%	39.88%	36.73%	36.73%	32.61%	32.61%	32.60%
48.77%	48.77%	43.12%	42.44%	41.22%	39.29%	39.29%	36.67%	36.67%	33.07%	33.07%	32.58%
49.55%	49.55%	41.59%	41.20%	40.31%	38.84%	38.84%	36.65%	36.65%	33.62%	33.62%	33.06%
50.47%	50.47%	40.20%	40.08%	39.54%	38.47%	38.47%	36.75%	36.75%	34.25%	34.25%	33.06%
50.83%	50.83%	38.96%	39.11%	38.89%	38.21%	38.21%	36.95%	36.95%	34.98%	34.98%	31.61%
50.65%	50.65%	38.21%	38.30%	38.39%	38.08%	38.08%	37.26%	37.26%	35.80%	35.80%	34.25%
50.96%	50.96%	37.96%	38.01%	38.10%	38.10%	38.10%	37.71%	37.71%	36.75%	36.75%	34.25%
51.75%	51.75%	38.24%	38.25%	38.27%	38.28%	38.28%	38.30%	38.30%	37.83%	37.83%	34.25%
52.55%	52.55%	39.05%	39.05%	39.05%	39.05%	39.05%	39.05%	39.05%	39.05%	39.05%	34.25%
53.20%	53.20%	38.20%	38.20%	38.20%	38.20%	38.20%	38.20%	38.20%	38.20%	38.20%	34.25%
53.32%	53.32%	37.32%	37.32%	37.32%	37.32%	37.32%	37.32%	37.32%	37.32%	37.32%	34.25%
53.87%	53.87%	33.87%	33.87%	33.87%	33.87%	33.87%	33.87%	33.87%	33.87%	33.87%	34.25%
53.07%	53.07%	33.07%	33.07%	33.07%	33.07%	33.07%	33.07%	33.07%	33.07%	33.07%	34.25%
52.35%	52.35%	32.35%	32.35%	32.35%	32.35%	32.35%	32.35%	32.35%	32.35%	32.35%	34.25%
51.69%	51.69%	31.69%	31.69%	31.69%	31.69%	31.69%	31.69%	31.69%	31.69%	31.69%	34.25%
51.13%	51.13%	31.13%	31.13%	31.13%	31.13%	31.13%	31.13%	31.13%	31.13%	31.13%	34.25%
50.75%	50.75%	30.75%	30.75%	30.75%	30.75%	30.75%	30.75%	30.75%	30.75%	30.75%	34.25%
50.57%	50.57%	30.57%	30.57%	30.57%	30.57%	30.57%	30.57%	30.57%	30.57%	30.57%	34.25%
50.68%	50.68%	30.68%	30.68%	30.68%	30.68%	30.68%	30.68%	30.68%	30.68%	30.68%	34.25%
51.21%	51.21%	31.21%	31.21%	31.21%	31.21%	31.21%	31.21%	31.21%	31.21%	31.21%	34.25%
52.25%	52.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	34.25%

## Appendix C

Judicial Retirement System of Nevada  
Service Purchase Factors for JRS Members

### Members Hired On or After 7/1/2015:

<u>Age</u>	<u>Percent</u>	<u>Age</u>	<u>Percent</u>
30	7.5	56	23.5
31	7.8	57	24.6
32	8.1	58	25.8
33	8.5	59	27.0
34	8.9	60	28.3
35	9.3	61	29.7
36	9.7	62	31.2
37	10.1	63	32.8
38	10.6	64	34.5
39	11.0	65	36.3
40	11.5	66	35.4
41	12.0	67	34.5
42	12.6	68	33.6
43	13.1	69	32.7
44	13.7	70	31.7
45	14.3	71	30.8
46	15.0	72	29.8
47	15.7	73	28.8
48	16.4	74	27.8
49	17.1	75	26.8
50	17.9	76	25.7
51	18.7	77	24.7
52	19.6	78	23.7
53	20.5	79	22.6
54	21.4	80	21.6
55	22.4		

Effective July 1, 2019 until June 30, 2024.

**Judicial Retirement System of Nevada  
Service Purchase Factors for JRS Members Hired on or After 7/1/2015  
Based on Assumptions Recommended in July 1, 2021 Experience Study**

The factors below are the cost to purchase one year of service. They should be multiplied by a member's 36-month average salary (reflecting the salary limit if applicable).

Service at Purchase	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Age at Purchase	21	8.69%	8.92%	9.13%	9.33%	9.52%	9.41%	9.73%	9.64%	9.67%	9.97%	10.01%	10.35%	10.32%	10.36%	10.72%	11.07%	11.11%	11.11%
22	8.97%	9.20%	9.41%	9.52%	9.41%	9.01%	9.73%	9.64%	9.67%	9.97%	10.01%	10.35%	10.32%	10.36%	10.72%	11.07%	11.11%	11.11%	11.11%
23	9.28%	9.20%	9.41%	9.52%	9.41%	9.01%	9.73%	9.64%	9.67%	9.97%	10.01%	10.35%	10.32%	10.36%	10.72%	11.07%	11.11%	11.11%	11.11%
24	9.61%	9.52%	9.41%	9.52%	9.41%	9.01%	9.73%	9.64%	9.67%	9.97%	10.01%	10.35%	10.32%	10.36%	10.72%	11.07%	11.11%	11.11%	11.11%
25	10.01%	9.87%	9.73%	9.20%	9.13%	9.33%	9.41%	9.52%	9.41%	9.73%	9.64%	9.67%	9.97%	10.01%	10.35%	10.32%	10.36%	10.72%	11.07%
26	10.24%	10.27%	10.11%	10.51%	10.58%	10.51%	10.73%	10.68%	10.69%	10.71%	10.78%	10.79%	10.78%	10.79%	10.78%	10.79%	10.78%	10.79%	10.79%
27	10.52%	10.51%	10.58%	10.51%	10.58%	10.51%	10.73%	10.68%	10.69%	10.71%	10.78%	10.79%	10.78%	10.79%	10.78%	10.79%	10.78%	10.79%	10.79%
28	10.79%	10.78%	10.76%	10.78%	10.76%	10.78%	10.79%	10.78%	10.79%	10.78%	10.79%	10.78%	10.79%	10.78%	10.79%	10.78%	10.79%	10.78%	10.79%
29	11.12%	11.09%	11.03%	11.33%	11.30%	11.40%	11.54%	11.49%	11.44%	11.46%	11.53%	11.51%	11.02%	11.15%	11.07%	11.11%	11.11%	11.11%	11.11%
30	11.44%	11.39%	11.35%	11.39%	11.35%	11.30%	11.40%	11.54%	11.50%	11.49%	11.44%	11.46%	11.53%	11.51%	11.53%	11.51%	11.53%	11.53%	11.53%
31	11.81%	11.75%	11.67%	11.67%	11.63%	11.72%	11.81%	11.95%	11.89%	11.86%	11.90%	12.01%	11.95%	11.95%	11.95%	11.95%	11.95%	11.95%	11.95%
32	12.21%	12.12%	12.03%	12.31%	12.03%	12.11%	12.22%	12.36%	12.30%	12.31%	12.38%	12.54%	12.31%	12.38%	12.38%	12.38%	12.38%	12.38%	12.38%
33	12.64%	12.51%	12.39%	12.80%	12.31%	12.44%	12.53%	12.64%	12.82%	12.77%	12.83%	12.92%	12.77%	12.83%	12.92%	13.10%	13.10%	13.10%	13.10%
34	13.13%	12.97%	12.80%	12.74%	12.69%	12.74%	12.79%	12.87%	12.97%	13.09%	13.29%	13.32%	13.38%	13.51%	13.71%	13.71%	13.71%	13.71%	13.71%
35	13.66%	13.47%	13.27%	13.12%	13.13%	13.18%	13.24%	13.34%	13.45%	13.59%	13.88%	13.89%	14.00%	14.13%	14.32%	14.32%	14.32%	14.32%	14.32%
36	14.08%	14.02%	13.81%	14.37%	14.44%	14.37%	14.09%	14.09%	14.07%	14.07%	14.07%	14.07%	14.07%	14.07%	14.07%	14.07%	14.07%	14.07%	14.07%
37	14.61%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%	14.44%
38	15.22%	15.00%	14.80%	14.80%	14.80%	14.73%	14.64%	14.58%	14.57%	14.57%	14.57%	14.57%	14.57%	14.57%	14.57%	14.57%	14.57%	14.57%	14.57%
39	15.84%	15.61%	15.34%	15.34%	15.34%	15.16%	15.23%	15.15%	15.10%	15.09%	15.09%	15.09%	15.10%	15.10%	15.10%	15.10%	15.10%	15.10%	15.10%
40	16.51%	16.27%	16.00%	15.72%	15.69%	15.69%	15.67%	15.61%	15.60%	15.60%	15.66%	15.84%	15.84%	16.30%	16.30%	16.30%	16.30%	16.30%	16.30%
41	17.16%	16.69%	16.37%	16.27%	16.27%	16.27%	16.32%	16.32%	16.22%	16.22%	16.22%	16.22%	16.22%	16.22%	16.22%	16.22%	16.22%	16.22%	16.22%
42	17.89%	17.64%	17.34%	17.34%	17.34%	17.05%	16.94%	16.84%	16.80%	16.91%	16.83%	16.82%	16.90%	17.06%	17.29%	17.52%	17.82%	18.11%	18.23%
43	18.62%	18.36%	18.05%	17.77%	17.77%	17.56%	17.44%	17.44%	17.51%	17.51%	17.47%	17.52%	17.64%	17.83%	18.05%	18.32%	18.63%	18.93%	19.28%
44	19.36%	19.09%	18.77%	18.48%	18.38%	18.29%	18.17%	18.06%	18.04%	18.04%	18.17%	18.17%	18.17%	18.17%	18.17%	18.43%	18.64%	18.89%	19.15%
45	20.17%	19.90%	19.54%	19.26%	19.16%	19.02%	18.71%	18.71%	18.91%	18.71%	18.91%	18.71%	18.91%	18.91%	18.91%	19.10%	19.10%	19.10%	19.10%
46	20.42%	20.70%	20.36%	20.05%	19.94%	19.82%	19.82%	19.82%	19.82%	19.82%	19.82%	19.82%	19.82%	19.82%	19.82%	20.34%	20.34%	20.34%	20.34%
47	20.63%	20.95%	21.20%	20.87%	20.76%	20.64%	20.52%	20.41%	20.30%	20.25%	20.25%	20.25%	20.25%	20.25%	20.25%	20.78%	20.78%	20.78%	20.78%
48	20.78%	21.17%	21.46%	21.46%	21.46%	21.61%	21.49%	21.37%	21.22%	21.14%	21.14%	21.14%	21.14%	21.14%	21.14%	21.14%	21.14%	21.14%	21.14%
49	21.00%	21.33%	21.67%	21.67%	21.67%	21.99%	22.49%	22.37%	22.25%	22.12%	22.02%	22.02%	22.02%	22.02%	22.02%	22.11%	22.11%	22.11%	22.11%
50	21.26%	21.58%	21.84%	22.22%	22.22%	23.03%	22.92%	22.86%	22.86%	22.86%	22.86%	22.86%	22.86%	22.86%	22.86%	23.03%	23.03%	23.03%	23.03%
51	21.64%	21.84%	22.09%	22.41%	22.47%	23.03%	23.61%	24.05%	23.91%	23.79%	23.74%	23.74%	23.74%	23.74%	23.74%	23.83%	23.83%	23.83%	23.83%
52	22.00%	22.18%	22.36%	22.63%	23.24%	23.86%	24.35%	24.81%	24.68%	24.63%	24.64%	24.64%	24.64%	24.64%	24.64%	24.72%	24.82%	24.92%	24.92%
53	22.40%	22.57%	22.70%	22.91%	23.40%	24.02%	24.59%	25.10%	25.61%	25.61%	25.64%	25.64%	25.64%	25.64%	25.64%	25.74%	25.74%	25.85%	25.85%
54	22.85%	22.96%	23.05%	23.05%	23.05%	23.64%	24.19%	24.71%	25.32%	25.32%	25.89%	26.48%	26.48%	26.48%	26.48%	26.53%	26.53%	26.69%	26.80%
55	23.31%	23.37%	23.42%	23.54%	23.54%	23.92%	24.40%	24.90%	25.45%	26.08%	26.75%	27.47%	27.47%	27.47%	27.47%	27.66%	27.78%	27.90%	28.02%
56	23.90%	23.82%	23.83%	23.88%	23.88%	24.27%	24.67%	24.67%	25.09%	25.59%	26.16%	26.93%	26.93%	26.93%	26.93%	27.74%	28.57%	28.68%	28.89%
57	24.50%	24.41%	24.27%	24.30%	24.63%	25.01%	25.35%	25.35%	25.67%	25.37%	25.77%	26.28%	26.28%	26.28%	26.28%	27.42%	27.42%	27.42%	27.42%
58	25.09%	25.01%	24.86%	24.86%	24.86%	24.75%	25.02%	25.37%	25.37%	25.37%	25.37%	25.37%	25.37%	25.37%	25.37%	25.75%	25.75%	25.75%	25.75%
59	25.77%	25.62%	25.46%	25.46%	25.46%	25.47%	25.76%	25.76%	25.99%	26.34%	26.74%	27.29%	27.29%	27.29%	27.29%	31.21%	31.21%	31.21%	31.21%
60	26.51%	26.31%	26.08%	26.05%	26.05%	26.18%	26.42%	26.69%	27.04%	27.04%	27.54%	28.19%	29.08%	30.13%	31.33%	32.49%	33.60%	33.60%	33.60%
61	26.98%	26.71%	26.38%	26.20%	26.31%	26.45%	26.27%	26.51%	26.51%	26.82%	27.28%	27.91%	28.70%	29.72%	30.88%	32.22%	33.51%	33.51%	33.51%
62	27.41%	27.15%	26.78%	26.49%	26.65%	26.48%	26.48%	26.56%	26.56%	26.56%	26.57%	26.57%	26.57%	26.57%	26.57%	30.37%	30.37%	30.37%	30.37%
63	27.81%	27.56%	27.20%	26.84%	26.79%	27.45%	26.65%	26.46%	26.46%	26.46%	26.64%	27.18%	27.18%	27.18%	27.18%	27.42%	27.42%	27.42%	27.42%
64	28.18%	27.95%	27.61%	27.26%	27.13%	27.08%	26.91%	26.72%	26.72%	26.72%	26.39%	27.99%	27.99%	27.99%	27.99%	31.05%	32.50%	32.50%	32.50%
65	28.53%	28.32%	28.00%	27.66%	27.66%	27.54%	27.24%	27.24%	27.24%	27.24%	27.05%	26.86%	26.72%	26.65%	26.65%	27.59%	27.59%	28.63%	28.63%
66	28.54%	28.33%	28.03%	27.70%	27.70%	27.59%	27.47%	27.47%	27.47%	27.47%	27.31%	27.12%	26.94%	26.82%	26.72%	27.42%	27.42%	27.42%	27.42%
67	28.61%	28.44%	28.13%	27.83%	27.74%	27.47%	27.47%	27.47%	27.47%	27.47%	27.39%	27.11%	26.96%	26.87%	26.76%	27.42%	27.42%	27.42%	27.42%
68	28.76%	28.63%	28.35%	28.05%	27.97%	27.88%	27.74%	27.58%	27.58%	27.58%	27.40%	27.26%	27.16%	27.06%	26.96%	27.42%	27.42%	27.42%	27.42%
69	29.00%	28.89%	28.67%	28.36%	28.31%	28.31%	28.14%	27.99%	27.99%	27.99%	27.82%	27.69%	27.61%	27.58%	27.58%	27.59%	28.63%	28.63%	28.63%
70	29.32%	29.23%	29.05%	28.81%	28.81%	28.54%	28.39%	28.39%	28.39%	28.39%	28.20%	28.05%	27.94%	27.88%	27.88%	27.86%	28.16%	28.16%	28.16%
71	29.85%	28.86%	28.67%	28.45%	28.41%	28.41%	28.39%	28.39%	28.39%	28.39%	28.39%	28.20%	28.05%	27.94%	27.88%	27.88%	27.86%	27.86%	27.86%
72	28.73%	28.63%	28.43%	28.22%	28.21%	28.17%	28.17%	28.17%	28.17%	28.17%	28.05%	27.93%	27.80%	27.75%	27.72%	27.72%	27.72%	27.72%	27.72%
73	28.61%	28.45%	28.44%	28.23%	28.23%	28.23%	28.16%	28.16%	28.16%	28.16%	28.04%	27.94%	27.						

	24	25	26	27	28	29	30	31	32	33	34	35
17.86%	18.41%	18.65%	19.52%	19.52%	19.52%	19.52%	20.37%	21.30%	21.77%	21.98%	22.27%	23.28%
19.05%	19.24%	19.24%	19.92%	20.13%	20.84%	20.71%	21.02%	21.02%	21.77%	21.98%	22.27%	23.00%
19.81%	19.92%	20.13%	20.84%	20.84%	21.02%	21.02%	21.30%	21.30%	21.77%	21.98%	22.27%	23.34%
20.62%	20.71%	20.84%	21.02%	21.02%	21.30%	21.30%	21.77%	21.77%	21.98%	22.27%	23.00%	24.34%
21.07%	21.55%	21.62%	21.62%	21.62%	21.62%	21.62%	21.77%	21.77%	21.98%	22.27%	23.00%	24.44%
21.62%	22.05%	22.51%	22.60%	23.05%	23.56%	23.65%	23.81%	24.02%	24.87%	25.11%	25.44%	26.34%
22.25%	22.60%	23.05%	23.28%	23.65%	24.07%	24.60%	24.70%	25.20%	25.75%	25.85%	26.03%	26.28%
22.89%	23.28%	23.65%	23.90%	24.29%	24.70%	25.20%	25.75%	26.34%	26.90%	27.00%	27.18%	27.45%
23.58%	23.90%	24.29%	24.33%	24.63%	25.02%	25.39%	25.83%	26.34%	26.90%	27.00%	27.18%	27.81%
24.33%	24.63%	25.02%	25.39%	25.39%	25.83%	26.34%	26.34%	26.90%	27.00%	27.00%	27.18%	28.16%
25.07%	25.34%	25.70%	26.09%	26.09%	26.53%	26.53%	27.01%	27.50%	27.55%	27.71%	27.87%	28.16%
25.85%	26.08%	26.38%	26.77%	27.20%	27.66%	27.66%	28.19%	28.19%	28.19%	28.25%	28.37%	28.57%
26.69%	26.86%	27.11%	27.44%	27.86%	28.32%	28.32%	28.84%	28.84%	28.84%	28.90%	29.04%	29.03%
27.58%	27.71%	27.90%	28.18%	28.53%	28.99%	28.99%	29.49%	29.49%	29.49%	29.49%	29.56%	29.55%
28.19%	28.62%	28.76%	28.98%	29.27%	29.65%	29.65%	30.15%	30.15%	30.15%	30.15%	30.15%	30.14%
29.05%	29.23%	29.70%	29.85%	30.08%	30.40%	30.40%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%
30.11%	30.11%	30.31%	30.82%	30.90%	31.24%	31.58%	31.58%	31.58%	31.58%	31.58%	31.58%	31.58%
31.22%	31.22%	31.22%	31.44%	31.44%	31.99%	32.16%	32.45%	32.45%	32.45%	32.45%	32.45%	32.45%
32.38%	32.38%	32.38%	32.38%	32.38%	32.61%	33.22%	33.41%	33.41%	33.41%	33.41%	33.41%	33.41%
33.60%	33.60%	33.60%	33.60%	33.60%	33.60%	33.85%	34.51%	34.51%	34.51%	34.51%	34.51%	34.51%
33.51%	33.51%	33.51%	33.51%	33.51%	33.51%	33.51%	33.82%	33.82%	33.82%	33.82%	33.82%	33.82%
33.15%	33.15%	33.15%	33.15%	33.15%	33.15%	33.15%	33.15%	33.15%	33.15%	33.15%	33.15%	33.15%
32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%
31.87%	31.87%	31.87%	31.87%	31.87%	31.87%	31.87%	31.87%	31.87%	31.87%	31.87%	31.87%	31.87%
31.28%	31.28%	31.28%	31.28%	31.28%	31.28%	31.28%	31.28%	31.28%	31.28%	31.28%	31.28%	31.28%
30.55%	30.55%	30.55%	30.55%	30.55%	30.55%	30.55%	30.55%	30.55%	30.55%	30.55%	30.55%	30.55%
29.85%	29.85%	29.85%	29.85%	29.85%	29.85%	29.85%	29.85%	29.85%	29.85%	29.85%	29.85%	29.85%
29.21%	29.21%	29.21%	29.21%	29.21%	29.21%	29.21%	29.21%	29.21%	29.21%	29.21%	29.21%	29.21%
28.63%	28.63%	28.63%	28.63%	28.63%	28.63%	28.63%	28.63%	28.63%	28.63%	28.63%	28.63%	28.63%
28.16%	28.16%	28.16%	28.16%	28.16%	28.16%	28.16%	28.16%	28.16%	28.16%	28.16%	28.16%	28.16%
27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%
27.72%	27.72%	27.72%	27.72%	27.72%	27.72%	27.72%	27.72%	27.72%	27.72%	27.72%	27.72%	27.72%
27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%	27.86%
28.34%	28.34%	28.34%	28.34%	28.34%	28.34%	28.34%	28.34%	28.34%	28.34%	28.34%	28.34%	28.34%
29.30%	29.30%	29.30%	29.30%	29.30%	29.30%	29.30%	29.30%	29.30%	29.30%	29.30%	29.30%	29.30%