

| YEARS EXP. | NISD 20-21 |
|------------|------------|
| 0          | 38,160     |
| 1          | 38,890     |
| 2          | 39,600     |
| 3          | 40,330     |
| 4          | 41,850     |
| 5          | 43,380     |
| 6          | 44,910     |
| 7          | 46,330     |
| 8          | 47,670     |
| 9          | 48,940     |
| 10         | 50,130     |
| 11         | 51,270     |
| 12         | 52,350     |
| 13         | 53,350     |
| 14         | 54,310     |
| 15         | 55,210     |
| 16         | 56,070     |
| 17         | 56,870     |
| 18         | 57,640     |
| 19         | 58,360     |
| 20+        | 59,040     |