

Required Minimum Distribution FAQ



What is the Required Minimum Distribution?

A Required Minimum Distribution (RMD) is the minimum amount you must withdraw each year from certain tax-deferred retirement accounts, such as traditional IRAs and most employer-sponsored plans, once you reach age 73. The Internal Revenue Service (IRS) requires these withdrawals so that taxes can be paid on money that has grown tax deferred. Your RMD amount is calculated based on your account balance and life expectancy, and it must be taken even if you are still working (with limited exceptions for some employer plans). If you fail to withdraw the full required amount, you may face a penalty, and the distribution is generally taxed as ordinary income.

When do I have to take the RMD by?

You must generally take your Required Minimum Distribution (RMD) by December 31 each year. However, your first RMD can be delayed until April 1 of the year following the year you turn 73—this is known as your required beginning date under rules set by the Internal Revenue Service. If you choose to delay your first RMD until April 1, you will need to take two distributions in that following year: one by April 1 (for the prior year) and another by December 31 (for the current year). After your first distribution, all subsequent RMDs must be taken by December 31 each year.

What if I don't take my RMD on time?

If you do not take your Required Minimum Distribution (RMD) by the deadline, or if you withdraw less than the required amount, you may be subject to a penalty from the Internal Revenue Service. The penalty can be as much as 50% of the amount that should have been withdrawn but was not, in addition to owing regular income tax on the distribution.

Is the RMD taxable?

Yes, a Required Minimum Distribution (RMD) is generally taxable. Because traditional IRA contributions are made on a tax-deferred basis, withdrawals are typically taxed as ordinary income and must be reported to the Internal Revenue Service. After the end of the year in which you take the distribution, you will receive a tax form detailing the total amount withdrawn and the taxable portion to help you prepare your income tax return.

QUESTIONS?

Contact us at
1-800-772-8632
Monday - Friday
8am - 5pm (CT)

- or -

Visit our website
www.prcua.org



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Required Minimum Distribution

FAQ (continued)

Can I rollover the RMD?

No, a Required Minimum Distribution (RMD) cannot be rolled over to another tax-deferred retirement account. The Internal Revenue Service does not allow RMD amounts to be reinvested into a qualified retirement plan or IRA for continued tax deferral. However, after you receive the distribution, you may choose to invest those funds in a non-qualified account—such as an existing or new annuity—with **PRCUALife**, or another trustee, to allow future earnings to grow on a tax-deferred basis, subject to the rules of that account.

May I withdraw more than my RMD?

Yes, you may withdraw more than your Required Minimum Distribution (RMD) in a given year. However, any amount you take above your required minimum will not count toward or reduce your RMD for future years, as required under rules established by the Internal Revenue Service.

How do I start taking my RMD?

To begin taking your required minimum distribution, please read the Required Minimum Distribution Information on the following pages, then complete the Distribution Request form electronically or mail all pages of the form A500 to us at:

Annuity Processing
PRCUALife
984 N Milwaukee Ave
Chicago, IL 60642-4101

Required Minimum Distribution Information



As required by the Internal Revenue Service, **PRCUALife** must notify IRA account holders who are required to take a Required Minimum Distribution (RMD) for the tax year.

Based on your age and your IRA with **PRCUALife**, you are required to take a minimum distribution from your account. RMDs are generally due by **December 31** each year. However, your first RMD may be delayed until **April 1 of the year following the year you turn 73** (this is called your required beginning date). If you delay your first RMD until April 1, you will need to take **two distributions in that following year**—one by April 1 and another by December 31. After your first distribution, all future RMDs must be taken by December 31 each year.

Your RMD amount is calculated using IRS life expectancy tables, based on either single or joint life expectancy, depending on your election. If you do not withdraw the full required amount by the deadline, you may be subject to a penalty of up to **50% of the amount not withdrawn**.

If you own multiple IRAs, an RMD must be calculated separately for each account. However, you may withdraw the total combined RMD amount from one IRA or from multiple IRAs, whether held with the Polish Roman Catholic Union of America or another financial institution.

The enclosed pages include the IRS-approved life expectancy tables and examples to help you understand how your RMD is calculated. Because IRA distributions are generally taxable, we strongly encourage you to consult your tax advisor or attorney before making decisions. You may also refer to IRS Publication 590 for additional guidance.

To ensure your RMD is processed on time, please complete and return the Distribution Request form A500 before your RMD deadline.

If you have questions about your RMD or need assistance completing the form, please contact us—we are happy to help.

The IRS Uniform Life Expectancy Table can be used by almost all IRA owners. In fact, the only exception is if the IRA annuity's sole primary beneficiary is a spouse who is more than 10 years younger than the account owner. In that case, the required distributions are based on the ages of the account owner and his or her spouse, which will result in an even lower annual minimum distribution.

Example of how the Uniform Life Expectancy Table is used:

i Anna, an unmarried IRA annuity account owner, is age 73 this year. Anna's account had a Fair Market Value of \$78,500 on December 31, 2023. Using the Uniform Life Expectancy Table, Anna would be required to take a minimum distribution of \$2,963 ($\$78,500 \div 26.5$) by December 31.

| UNIFORM LIFE EXPECTANCY TABLE | | | |
|---|--------------------|-----|--------------------|
| (FOR USE BY UNMARRIED OWNERS AND OWNERS WHOSE SPOUSES ARE NOT MORE THAN 10 YEARS YOUNGER) | | | |
| Age | Applicable Divisor | Age | Applicable Divisor |
| 72 | 27.4 | 95 | 8.9 |
| 73 | 26.5 | 96 | 8.4 |
| 74 | 25.5 | 97 | 7.8 |
| 75 | 24.6 | 98 | 7.3 |
| 76 | 23.7 | 99 | 6.8 |
| 77 | 22.9 | 100 | 6.0 |
| 78 | 22.0 | 101 | 6.0 |
| 79 | 21.1 | 102 | 5.6 |
| 80 | 20.2 | 103 | 5.2 |
| 81 | 19.4 | 104 | 4.9 |
| 82 | 18.5 | 105 | 4.6 |
| 83 | 17.7 | 106 | 4.3 |
| 84 | 16.8 | 107 | 4.1 |
| 85 | 16.0 | 108 | 3.9 |
| 86 | 15.2 | 109 | 3.7 |
| 87 | 14.4 | 110 | 3.5 |
| 88 | 13.7 | 111 | 3.4 |
| 89 | 12.9 | 112 | 3.3 |
| 90 | 12.2 | 113 | 3.1 |
| 91 | 11.5 | 114 | 3.0 |
| 92 | 10.8 | 115 | 2.9 |
| 93 | 10.1 | 116 | 2.8 |
| 94 | 9.5 | 117 | 2.7 |

Example of how the Joint Life and Last Survivor Expectancy Table is used:

i Nicholas is age 73 this year. Nicholas's beneficiary is his spouse, Rachel, who is age 50. Since Rachel is Nicholas's spouse and more than ten years younger than him, Nicholas may use the Joint Life and Last Survivor Expectancy Table to calculate his RMD. Based on the tables, Nicholas and Rachel's joint life expectancy is 36.8 years. Please review the tables on the following pages which demonstrate how to find this number. Nicholas's FMV on December 31 (previous year) was \$130,455, so his RMD amount for this year is \$3,545 ($\$130,455 / 36.8$).



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Joint Life and Last Survivor Expectancy Table (For Use by Owners Whose Spouses Are More Than 10 Years Younger)

| Account Owner's Ages | Spouse's Age | | | | | | | | | | | | | | | | | | | |
|----------------------|--------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 |
| 70 | 29.2 | 28.5 | 27.9 | 27.2 | 26.6 | 26.0 | 25.4 | 24.9 | 24.3 | 23.9 | 23.4 | 22.9 | 22.5 | 22.2 | 21.8 | 21.5 | 21.2 | 20.9 | 20.6 | 20.4 |
| 71 | 29.0 | 28.3 | 27.6 | 26.9 | 26.3 | 25.7 | 25.1 | 24.5 | 24.0 | 23.4 | 22.9 | 22.5 | 22.0 | 21.6 | 21.3 | 20.9 | 20.6 | 20.3 | 20.0 | 19.8 |
| 72 | 28.8 | 28.1 | 27.4 | 26.7 | 26.0 | 25.4 | 24.8 | 24.2 | 23.6 | 23.1 | 22.5 | 22.0 | 21.6 | 21.1 | 20.7 | 20.4 | 20.0 | 19.7 | 19.4 | 19.2 |
| 73 | 28.6 | 27.9 | 27.2 | 26.5 | 25.8 | 25.1 | 24.5 | 23.9 | 23.3 | 22.7 | 22.2 | 21.6 | 21.1 | 20.7 | 20.3 | 19.9 | 19.5 | 19.1 | 18.8 | 18.6 |
| 74 | 28.4 | 27.7 | 27.0 | 26.2 | 25.5 | 24.9 | 24.2 | 23.6 | 23.0 | 22.4 | 21.8 | 21.3 | 20.7 | 20.3 | 19.8 | 19.4 | 19.0 | 18.6 | 18.3 | 18.0 |
| 75 | 28.3 | 27.5 | 26.8 | 26.1 | 25.3 | 24.6 | 24.0 | 23.3 | 22.7 | 22.1 | 21.5 | 20.9 | 20.4 | 19.9 | 19.4 | 18.9 | 18.5 | 18.1 | 17.8 | 17.4 |
| 76 | 28.2 | 27.4 | 26.6 | 25.9 | 25.2 | 24.4 | 23.7 | 23.1 | 22.4 | 21.8 | 21.2 | 20.6 | 20.0 | 19.5 | 19.0 | 18.5 | 18.1 | 17.7 | 17.3 | 16.9 |
| 77 | 28.0 | 27.3 | 26.5 | 25.7 | 25.0 | 24.3 | 23.5 | 22.9 | 22.2 | 21.5 | 20.9 | 20.3 | 19.7 | 19.1 | 18.6 | 18.1 | 17.7 | 17.2 | 16.8 | 16.4 |
| 78 | 27.9 | 27.1 | 26.4 | 25.6 | 24.8 | 24.1 | 23.4 | 22.7 | 22.0 | 21.3 | 20.6 | 20.0 | 19.4 | 18.8 | 18.3 | 17.8 | 17.3 | 16.8 | 16.4 | 16.0 |
| 79 | 27.8 | 27.0 | 26.2 | 25.5 | 24.7 | 23.9 | 23.2 | 22.5 | 21.8 | 21.1 | 20.4 | 19.8 | 19.2 | 18.6 | 18.0 | 17.4 | 16.9 | 16.4 | 16.0 | 15.6 |
| 80 | 27.8 | 26.9 | 26.1 | 25.3 | 24.6 | 23.8 | 23.1 | 22.3 | 21.6 | 20.9 | 20.2 | 19.6 | 18.9 | 18.3 | 17.7 | 17.1 | 16.6 | 16.1 | 15.6 | 15.2 |
| 81 | 27.7 | 26.9 | 26.0 | 25.2 | 24.5 | 23.7 | 22.9 | 22.2 | 21.5 | 20.7 | 20.0 | 19.4 | 18.7 | 18.1 | 17.4 | 16.9 | 16.3 | 15.8 | 15.3 | 14.8 |
| 82 | 27.6 | 26.8 | 26.0 | 25.2 | 24.4 | 23.6 | 22.8 | 22.1 | 21.3 | 20.6 | 19.9 | 19.2 | 18.5 | 17.9 | 17.2 | 16.6 | 16.0 | 15.5 | 15.0 | 14.5 |
| 83 | 27.5 | 26.7 | 25.9 | 25.1 | 24.3 | 23.5 | 22.7 | 22.0 | 21.2 | 20.5 | 19.7 | 19.0 | 18.3 | 17.7 | 17.0 | 16.4 | 15.8 | 15.2 | 14.7 | 14.2 |
| 84 | 27.5 | 26.7 | 25.8 | 25.0 | 24.2 | 23.4 | 22.6 | 21.9 | 21.1 | 20.4 | 19.6 | 18.9 | 18.2 | 17.5 | 16.8 | 16.2 | 15.6 | 15.0 | 14.4 | 13.9 |
| 85 | 27.4 | 26.6 | 25.8 | 25.0 | 24.1 | 23.3 | 22.6 | 21.8 | 21.0 | 20.3 | 19.5 | 18.8 | 18.1 | 17.4 | 16.7 | 16.0 | 15.4 | 14.8 | 14.2 | 13.6 |
| 86 | 27.4 | 26.6 | 25.7 | 24.9 | 24.1 | 23.3 | 22.5 | 21.7 | 20.9 | 20.2 | 19.4 | 18.7 | 17.9 | 17.2 | 16.5 | 15.9 | 15.2 | 14.6 | 14.0 | 13.4 |
| 87 | 27.4 | 26.5 | 25.7 | 24.9 | 24.0 | 23.2 | 22.4 | 21.6 | 20.9 | 20.1 | 19.3 | 18.6 | 17.8 | 17.1 | 16.4 | 15.7 | 15.1 | 14.4 | 13.8 | 13.2 |
| 88 | 27.3 | 26.5 | 25.6 | 24.8 | 24.0 | 23.2 | 22.4 | 21.6 | 20.8 | 20.0 | 19.2 | 18.5 | 17.7 | 17.0 | 16.3 | 15.6 | 14.9 | 14.3 | 13.7 | 13.1 |
| 89 | 27.3 | 26.4 | 25.6 | 24.8 | 24.0 | 23.1 | 22.3 | 21.5 | 20.7 | 20.0 | 19.2 | 18.4 | 17.7 | 16.9 | 16.2 | 15.5 | 14.8 | 14.2 | 13.5 | 12.9 |
| 90 | 27.3 | 26.4 | 25.6 | 24.7 | 23.9 | 23.1 | 22.3 | 21.5 | 20.7 | 19.9 | 19.1 | 18.4 | 17.6 | 16.9 | 16.1 | 15.4 | 14.7 | 14.1 | 13.4 | 12.8 |
| 91 | 27.3 | 26.4 | 25.6 | 24.7 | 23.9 | 23.1 | 22.3 | 21.5 | 20.7 | 19.9 | 19.1 | 18.3 | 17.5 | 16.8 | 16.1 | 15.3 | 14.6 | 14.0 | 13.3 | 12.7 |
| 92 | 27.2 | 26.4 | 25.5 | 24.7 | 23.9 | 23.0 | 22.2 | 21.4 | 20.6 | 19.8 | 19.0 | 18.3 | 17.5 | 16.7 | 16.0 | 15.3 | 14.6 | 13.9 | 13.2 | 12.6 |
| 93 | 27.2 | 26.4 | 25.5 | 24.7 | 23.8 | 23.0 | 22.2 | 21.4 | 20.6 | 19.8 | 19.0 | 18.2 | 17.4 | 16.7 | 15.9 | 15.2 | 14.5 | 13.8 | 13.1 | 12.5 |
| 94 | 27.2 | 26.3 | 25.5 | 24.7 | 23.8 | 23.0 | 22.2 | 21.4 | 20.6 | 19.8 | 19.0 | 18.2 | 17.4 | 16.6 | 15.9 | 15.2 | 14.4 | 13.7 | 13.1 | 12.4 |
| 95 | 27.2 | 26.3 | 25.5 | 24.6 | 23.8 | 23.0 | 22.2 | 21.4 | 20.6 | 19.7 | 18.9 | 18.2 | 17.4 | 16.6 | 15.9 | 15.1 | 14.4 | 13.7 | 13.0 | 12.3 |
| 96 | 27.2 | 26.3 | 25.5 | 24.6 | 23.8 | 23.0 | 22.2 | 21.3 | 20.5 | 19.7 | 18.9 | 18.1 | 17.4 | 16.6 | 15.8 | 15.1 | 14.3 | 13.6 | 12.9 | 12.3 |
| 97 | 27.2 | 26.3 | 25.5 | 24.6 | 23.8 | 23.0 | 22.1 | 21.3 | 20.5 | 19.7 | 18.9 | 18.1 | 17.3 | 16.6 | 15.8 | 15.0 | 14.3 | 13.6 | 12.9 | 12.2 |
| 98 | 27.2 | 26.3 | 25.5 | 24.6 | 23.8 | 22.9 | 22.1 | 21.3 | 20.5 | 19.7 | 18.9 | 18.1 | 17.3 | 16.5 | 15.8 | 15.0 | 14.3 | 13.6 | 12.9 | 12.2 |
| 99 | 27.2 | 26.3 | 25.4 | 24.6 | 23.8 | 22.9 | 22.1 | 21.3 | 20.5 | 19.7 | 18.9 | 18.1 | 17.3 | 16.5 | 15.7 | 15.0 | 14.3 | 13.5 | 12.8 | 12.2 |
| 100 | 27.1 | 26.3 | 25.4 | 24.6 | 23.8 | 22.9 | 22.1 | 21.3 | 20.5 | 19.7 | 18.9 | 18.1 | 17.3 | 16.5 | 15.7 | 15.0 | 14.2 | 13.5 | 12.8 | 12.1 |
| 101 | 27.1 | 26.3 | 25.4 | 24.6 | 23.8 | 22.9 | 22.1 | 21.3 | 20.5 | 19.7 | 18.9 | 18.1 | 17.3 | 16.5 | 15.7 | 15.0 | 14.2 | 13.5 | 12.8 | 12.1 |
| 102 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.7 | 18.8 | 18.0 | 17.3 | 16.5 | 15.7 | 14.9 | 14.2 | 13.5 | 12.8 | 12.1 |
| 103 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.6 | 18.8 | 18.0 | 17.3 | 16.5 | 15.7 | 14.9 | 14.2 | 13.5 | 12.8 | 12.1 |
| 104 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.6 | 18.8 | 18.0 | 17.2 | 16.5 | 15.7 | 14.9 | 14.2 | 13.5 | 12.7 | 12.0 |
| 105 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.6 | 18.8 | 18.0 | 17.2 | 16.5 | 15.7 | 14.9 | 14.2 | 13.4 | 12.7 | 12.0 |
| 106 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.6 | 18.8 | 18.0 | 17.2 | 16.5 | 15.7 | 14.9 | 14.2 | 13.4 | 12.7 | 12.0 |
| 107 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.6 | 18.8 | 18.0 | 17.2 | 16.5 | 15.7 | 14.9 | 14.2 | 13.4 | 12.7 | 12.0 |
| 108 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.6 | 18.8 | 18.0 | 17.2 | 16.5 | 15.7 | 14.9 | 14.2 | 13.4 | 12.7 | 12.0 |
| 109 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.4 | 19.6 | 18.8 | 18.0 | 17.2 | 16.4 | 15.7 | 14.9 | 14.2 | 13.4 | 12.7 | 12.0 |
| 110 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.4 | 19.6 | 18.8 | 18.0 | 17.2 | 16.4 | 15.7 | 14.9 | 14.2 | 13.4 | 12.7 | 12.0 |
| 111 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.4 | 19.6 | 18.8 | 18.0 | 17.2 | 16.4 | 15.7 | 14.9 | 14.2 | 13.4 | 12.7 | 12.0 |
| 112 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.4 | 19.6 | 18.8 | 18.0 | 17.2 | 16.4 | 15.7 | 14.9 | 14.2 | 13.4 | 12.7 | 12.0 |
| 113 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.4 | 19.6 | 18.8 | 18.0 | 17.2 | 16.4 | 15.7 | 14.9 | 14.2 | 13.4 | 12.7 | 12.0 |
| 114 | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.4 | 19.6 | 18.8 | 18.0 | 17.2 | 16.4 | 15.7 | 14.9 | 14.1 | 13.4 | 12.7 | 12.0 |
| 115+ | 27.1 | 26.3 | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.4 | 19.6 | 18.8 | 18.0 | 17.2 | 16.4 | 15.7 | 14.9 | 14.1 | 13.4 | 12.7 | 12.0 |



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Joint Life and Last Survivor Expectancy Table

(For Use by Owners Whose Spouses Are More Than 10 Years Younger)

| Account Owner's Ages | Spouse's Age | | | | | | | | | | | | | | | | | | | |
|----------------------|--------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 |
| 70 | 46.1 | 45.2 | 44.3 | 43.3 | 42.4 | 41.5 | 40.6 | 39.7 | 38.8 | 38.0 | 37.1 | 36.2 | 35.4 | 34.6 | 33.8 | 33.0 | 32.2 | 31.4 | 30.7 | 29.9 |
| 71 | 46.1 | 45.1 | 44.2 | 43.3 | 42.4 | 41.5 | 40.6 | 39.7 | 38.8 | 37.9 | 37.0 | 36.1 | 35.3 | 34.5 | 33.6 | 32.8 | 32.0 | 31.2 | 30.5 | 29.7 |
| 72 | 46.0 | 45.1 | 44.2 | 43.2 | 42.3 | 41.4 | 40.5 | 39.6 | 38.7 | 37.8 | 36.9 | 36.0 | 35.2 | 34.3 | 33.5 | 32.7 | 31.9 | 31.1 | 30.3 | 29.5 |
| 73 | 46.0 | 45.1 | 44.1 | 43.2 | 42.3 | 41.4 | 40.4 | 39.5 | 38.6 | 37.7 | 36.8 | 36.0 | 35.1 | 34.2 | 33.4 | 32.6 | 31.7 | 30.9 | 30.1 | 29.4 |
| 74 | 46.0 | 45.0 | 44.1 | 43.2 | 42.2 | 41.3 | 40.4 | 39.5 | 38.6 | 37.7 | 36.8 | 35.9 | 35.0 | 34.1 | 33.3 | 32.4 | 31.6 | 30.8 | 30.0 | 29.2 |
| 75 | 45.9 | 45.0 | 44.1 | 43.1 | 42.2 | 41.3 | 40.3 | 39.4 | 38.5 | 37.6 | 36.7 | 35.8 | 34.9 | 34.1 | 33.2 | 32.4 | 31.5 | 30.7 | 29.9 | 29.1 |
| 76 | 45.9 | 45.0 | 44.0 | 43.1 | 42.2 | 41.2 | 40.3 | 39.4 | 38.5 | 37.5 | 36.6 | 35.7 | 34.9 | 34.0 | 33.1 | 32.3 | 31.4 | 30.6 | 29.8 | 29.0 |
| 77 | 45.9 | 45.0 | 44.0 | 43.1 | 42.1 | 41.2 | 40.3 | 39.3 | 38.4 | 37.5 | 36.6 | 35.7 | 34.8 | 33.9 | 33.0 | 32.2 | 31.3 | 30.5 | 29.7 | 28.8 |
| 78 | 45.9 | 44.9 | 44.0 | 43.0 | 42.1 | 41.2 | 40.2 | 39.3 | 38.4 | 37.5 | 36.5 | 35.6 | 34.7 | 33.9 | 33.0 | 32.1 | 31.2 | 30.4 | 29.6 | 28.7 |
| 79 | 45.9 | 44.9 | 44.0 | 43.0 | 42.1 | 41.1 | 40.2 | 39.3 | 38.3 | 37.4 | 36.5 | 35.6 | 34.7 | 33.8 | 32.9 | 32.0 | 31.2 | 30.3 | 29.5 | 28.7 |
| 80 | 45.9 | 44.9 | 43.9 | 43.0 | 42.1 | 41.1 | 40.2 | 39.2 | 38.3 | 37.4 | 36.5 | 35.5 | 34.6 | 33.7 | 32.9 | 32.0 | 31.1 | 30.3 | 29.4 | 28.6 |
| 81 | 45.8 | 44.9 | 43.9 | 43.0 | 42.0 | 41.1 | 40.1 | 39.2 | 38.3 | 37.3 | 36.4 | 35.5 | 34.6 | 33.7 | 32.8 | 31.9 | 31.1 | 30.2 | 29.3 | 28.5 |
| 82 | 45.8 | 44.9 | 43.9 | 43.0 | 42.0 | 41.1 | 40.1 | 39.2 | 38.3 | 37.3 | 36.4 | 35.5 | 34.6 | 33.7 | 32.8 | 31.9 | 31.0 | 30.1 | 29.3 | 28.4 |
| 83 | 45.8 | 44.9 | 43.9 | 43.0 | 42.0 | 41.1 | 40.1 | 39.2 | 38.2 | 37.3 | 36.4 | 35.4 | 34.5 | 33.6 | 32.7 | 31.8 | 31.0 | 30.1 | 29.2 | 28.4 |
| 84 | 45.8 | 44.9 | 43.9 | 42.9 | 42.0 | 41.0 | 40.1 | 39.2 | 38.2 | 37.3 | 36.3 | 35.4 | 34.5 | 33.6 | 32.7 | 31.8 | 30.9 | 30.0 | 29.2 | 28.3 |
| 85 | 45.8 | 44.8 | 43.9 | 42.9 | 42.0 | 41.0 | 40.1 | 39.1 | 38.2 | 37.3 | 36.3 | 35.4 | 34.5 | 33.6 | 32.7 | 31.8 | 30.9 | 30.0 | 29.1 | 28.3 |
| 86 | 45.8 | 44.8 | 43.9 | 42.9 | 42.0 | 41.0 | 40.1 | 39.1 | 38.2 | 37.2 | 36.3 | 35.4 | 34.5 | 33.5 | 32.6 | 31.7 | 30.9 | 30.0 | 29.1 | 28.2 |
| 87 | 45.8 | 44.8 | 43.9 | 42.9 | 42.0 | 41.0 | 40.1 | 39.1 | 38.2 | 37.2 | 36.3 | 35.4 | 34.4 | 33.5 | 32.6 | 31.7 | 30.8 | 29.9 | 29.1 | 28.2 |
| 88 | 45.8 | 44.8 | 43.9 | 42.9 | 42.0 | 41.0 | 40.0 | 39.1 | 38.2 | 37.2 | 36.3 | 35.3 | 34.4 | 33.5 | 32.6 | 31.7 | 30.8 | 29.9 | 29.0 | 28.2 |
| 89 | 45.8 | 44.8 | 43.9 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.3 | 35.3 | 34.4 | 33.5 | 32.6 | 31.7 | 30.8 | 29.9 | 29.0 | 28.2 |
| 90 | 45.8 | 44.8 | 43.9 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.3 | 35.3 | 34.4 | 33.5 | 32.6 | 31.7 | 30.8 | 29.9 | 29.0 | 28.1 |
| 91 | 45.8 | 44.8 | 43.9 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.2 | 35.3 | 34.4 | 33.5 | 32.5 | 31.6 | 30.7 | 29.9 | 29.0 | 28.1 |
| 92 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.2 | 35.3 | 34.4 | 33.5 | 32.5 | 31.6 | 30.7 | 29.8 | 29.0 | 28.1 |
| 93 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.2 | 35.3 | 34.4 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 29.0 | 28.1 |
| 94 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.2 | 35.3 | 34.4 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.1 |
| 95 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.2 | 35.3 | 34.4 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.1 |
| 96 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 97 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 98 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 99 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.1 | 37.2 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 100 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 101 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 102 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 103 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 104 | 45.8 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 105 | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 106 | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 107 | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 108 | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 109 | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 110 | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 111 | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 112 | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 113 | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 114 | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |
| 115+ | 45.7 | 44.8 | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 |