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Cromwell West Condominium-FY26-Level III Financial Update Ft. Lauderdale, FL

Level III Financial Update Reserve Study September 22, 2025

C/o Mr. Bruce Debeau
Secretary
1751 SE 15th Street
Ft. Lauderdale, FL

Dear Mr. Debeau:

Enclosed please find the Level III Financial Update Reserve Study for Cromwell West Condominium. Level III studies are financial updates only; no on-site inspection was performed by PM+ to assess component conditions. Information on changes since the last study was provided to **PM+.**

This is the Final Report, if there are questions or concerns, please let us know. Also please let us know if the accumulative cash on hand at the start of the fiscal year changes, we will issue a no cost change if it does.

This study has two appendices: Appendix "A" is our recommendation for the Structural Integrity Reserve Study (SIRS) Components; Appendix "B" is our recommendation for the Non-Structural Integrity Reserve Study Components. Effective July 1, 2025, Structural Integrity Reserve Study (SIRS) components may only be pooled wit other SIRS components, maintaining separation between structural and non-structural reserves.

We thank the Board of Directors and for selecting **PM+** for this study and hope you call upon us for your next study.

Sincerely,

Stacey L. O'Bryan, RS, PRA, MBA
President

Enclosure: Study - PDF File

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Level III Financial Update Reserve Study September 22, 2025



Prepared for: **Board of Directors**



Stacey L. O'Bryan, RS, PRA, MBA

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APPENDIX A
Documentation that supports the contribution for all Structural Integrity Reserve Study components ("SIRS") and other findings shown in the Executive Summary (page 1) begin on A1

APPENDIX B
Documentation that supports the contribution for all Non-Structural Integrity Reserve components begin on B1

EXECUTIVE SUMMARY

KEY TO UNDERSTANDING STUDY RESULTS – Purpose of a reserve study is to establish a financial plan for keeping the property's common and limited common elements in good repair. The plan is developed by identifying the component, assessing its condition, and estimating both the time when work will be needed and cost of work. In a **PM+** study these entries can be found beginning on page A1, columns (1), (4) and (5). Those entries combined with reserve savings, current reserve contribution, interest, and inflation rates and how much of a contingency should be preserved to fund unforeseen events are the factors that determine the reserve contribution.

RELEVANT DATA

1st Study Year	FY26	$18,933	SIRS Contribution FY25
FY Begins	1-Jan-26	$10,017	Non-SIRS Contribution FY25
Inspection Date(s)	N/A	2.86%	Inflation
# Units	77	2.48%	Interest

Accumulated Cash at Start of FY (COH) and **Current Year Contribution** were provided to **PM+** and were best estimates available when provided, they are not audited amounts.

INTEREST AND INFLATION[1] best project future needs of the property. Inflation is based on the last 10-year Consumer Price Index (CPI) average; interest on savings is based on the 10-year average of the Constant Maturity Yield for the 10-Year U.S. Treasury security note. Recommended owner contribution assumes interest will be applied to the reserves and not used to offset operating account expenses or for other purposes. If interest is not applied to the reserves, the annual contribution will need to be increased by the interest amount. Even at relatively low levels, inflation is a primary driver for the reserve calculation and has a large impact over the period of the study. If inflation increases at a materially higher rate than indicated, the study should be updated more frequently to maintain adequate reserves and avoid large assessment increases in the future.

STUDY SUMMARY	CASH FLOW SIRS	CASH FLOW Non-SIRS
Reserve Contribution Recommended for FY26	$599,990	$115,790
Accumulated Cash Start (COH) of FY26	111,750	59,120
Current Estimated Replacement Cost	1,459,840	600,090
Average Useful Life Years (All Components) [2]	24.9	19.5
Average Remaining Life Years (All Components) [2]	8.1	8.2
Additional Study Values		
Average Yearly Owner Contribution	7,792	1,504
30 Year Income	4,911,940	2,055,300
30 Year Income From Interest	529,150	126,690
30 Year Income From Assessments	4,382,790	1,928,610
Years 1-30 Minimum Threshold $ [3]	98,710	41,980
%	6.8%	7.0%
Years 31-50 Minimum Threshold $ [3]	106,420	38,870
%	7.3%	6.5%

OUR ANALYSIS, based on study assumptions, indicates the association:

- Will need to contribute the highlighted amounts in FY26 to meet the reserve needs of the property.
- The SIRS reserves require an elevated level of contribution in FY26 to fund near term work and establish an appropriate minimum threshold. Beginning in FY27, the annual contributions may be decreased.
- The Non-SIRS reserves require an elevated level of contribution in FY26 and FY27 to fund near term work and establish an appropriate minimum threshold. Beginning in FY28, the annual contributions may be decreased.
- For projections of the **Cash Flow** contributions needed, over life of this study, see 50-Year Financial Plan Table in appendix A and B, column (14), and column (15) for year-end balances the contributions should provide.
- If the **Component** method is used to fund the reserves see same financial plan table, columns (17) and (18), for yearly contributions and year end balances.
- When interest is shown in the Financial Plan, it assumes interest earned on savings will be returned to the reserves, not used for operating expenses or other purposes. If interest is not returned, the annual contribu-tion will need to be increased by the interest amount.
- Note – Significant annual contribution increases, when studies are professionally updated, can be avoided if the annual contributions shown in column (14) of the financial plan, are adjusted by the association to the yearly CPI percentages published at the end of each year.

FACTORS CONSIDERED IN DETERMINING THE ANNUAL CONTRIBUTION ARE: 1) funds should always be available to pay for needed work, 2) a minimum balance must be preserved for contingencies, and 3) when studies are updated there should not be a substantial increase in the contribution. To avoid substantial increases **PM+** studies consider the first thirty-years and an additional twenty-years, making the "look at" period a total of 50-years. This projection assures the recommended contribution is based on a sound long-range analysis of the property's reserve needs.

Note - dollars in future studies will vary with accrued savings, useful lives, inflation, interest, and cost for work.

FUNDING GOAL OF THIS STUDY complies with the “Threshold Funding Plan” established by CAI for reserve studies. Funding objective is to keep the reserve balance, over the life of the study, above or at a certain dollar amount. This study’s amount is shown above in Study Summary, Years 1-30 and Years 31-50 Minimum Threshold. Years 31-50 confirm there is no negative balance in that time period - this amount will adjust in future studies.

OBJECTIVE OF THE ANNUAL CONTRIBUTION: 1) funds should always be available to pay for needed work, 2) preserve a minimum threshold for contingencies, and 3) long range projections of expenses and contributions should not show a need for special assessments or loans. To achieve those objectives, **PM+** studies consider the first thirty-years and an additional twenty-years, making the "look at" period a total of 50-years. This projection assures the recommended contribution is based on a sound long-range analysis of the property's reserve needs.

FOR FLORIDA PROPERTIES SUBJECT TO STRUCTURAL INTEGRITY RESERVE STUDY (SIRS) STATUTE:

A Structural Integrity Reserve Study (SIRS) must be completed at least every 10 years after a condominium’s creation for each building on the condominium property that is three stories or higher in height, as determined by the Florida Building Code, which includes, at a minimum, a study of the following items as related to the structural integrity and safety of the building: a) roof, b) load bearing walls or other primary structural members, c) foundation, d) fireproofing and fire protection systems, e) plumbing, f) electrical systems, g) waterproofing and exterior painting, h) windows, i) any other item that has a deferred maintenance expense or replacement cost that exceeds $25,000 and failure to replace or maintain such item negatively affects the items listed.

Additionally, Structural Integrity Reserve Study (SIRS) components may only be pooled with other SIRS components, maintaining separation between structural and non-structural reserves.

RECOMMENDATION - Fund the reserves to the recommended amount using the Cash Flow method. Florida State Stature requires funding of the Structural Integrity Reserve Study (SIRS) components to the level recommended.

STUDY WAS DONE by Stacey L. O'Bryan, PRA, RS, MBA.

READING and UNDERSTANDING TABLES/CHARTS

(Some information may not appear in this study).

RELEVANT DATA

Study fiscal year, inspection date(s), units, association's financial data, and interest/inflation rates.

SUMMARY OF THE ASSOCIATION'S RESERVE FINANCIAL PLAN

Financial summary of study results.

TABLE OF REPAIR & REPLACEMENT RESERVES

The Repair and Replacement Table shows the common or limited common element, average and remaining useful life, and estimated cost for work. This information, for the most part, is self-explanatory; however, when we believe more information is needed, we provide comments or use photographs.

Column

(1) The property components the association should include in the reserves. Where a 15%, 30%, etc., is shown it means total replacement of the item is not anticipated. If we have omitted or added components that are not common or limited common area responsibility, please inform us so we can provide a revised table. It also applies if the association accomplishes the work from their annual operating expense and a reserve set-aside is not needed. If components are included that are operating expenses, we leave it to others to determine the correct tax consequence of the component.

(2) Approximate quantity and unit of measure. The following abbreviations are used; however, they may not all appear in this study:

AC – Acres	LF - Linear Feet	SY - Square Yards
AnAvg - Annual Average	LS - Lump Sum	TN - Tons
BLD - Building	HP - Horsepower	UN - Units
EA - Each	RC - Replacement Cost	> - Greater Than
CY - Cubic Yards	SF - Square Feet	< - Less Than

(3) The components' average useful life (Avg). Leading publications on useful life data, our own experiences and historical trends are used to determine average useful life.

(4) Our best estimate of the remaining useful life (RUL). Some components in the table may not fail precisely as shown. We use the remaining useful life in conjunction with the estimated cost to calculate the annual contribution needed to fund the component. Actual remaining useful life can be significantly different.

(5) Estimated costs are in current dollars; actual cost can be significantly different. Estimates are based on similar work in the local area, association experience, industry publications, such as R.S. Means and Home-Tech, contractors and other reliable sources. It assumes the association will competitively seek bids and obtain a fair price in today's market. Some work, such as balconies, roofing, garages, façade, boiler, and chiller replacements, etc. may need the services of an engineer or architect to determine scope and oversee repairs. Those estimates take precedence over those shown in the table. Some costs can be more predictable than others, i.e., when roofs and pavements are replaced, the entire component will most likely be replaced so a total replacement cost can be estimated. Other components, i.e., closed loop piping, plumbing, electrical and fire protection systems may not need total replacement and will continue to perform with subsystem repairs. For these components, we reserve a reasonable amount for this work.

(6) Distribution of the funds the association had (is projected to have) at the start of their fiscal year or the amount we were requested to use. The program distributes a prorated amount to each component.

(7) The amount needed to fund the balance of the requirement.

(8) The contribution needed to fund the 1st year applying the cash flow method. Contributions from year to year are mainly adjustments for inflation.

(9) The contribution needed to fund the 1st year applying the component method. Contributions from year to year can vary significantly.

30-Year Comparison of Financial Plans

Column

(10) - Fiscal Year.

(11) - Projected annual expenses.

(12) - Cumulative expenses over 30-years.

(13) and (16) - Interest earned per funding plan based on previous year-end balance.

(14) and (17) - Contribution per funding plan, inflation applied.

(15) and (18) - Projected year-end balance per funding plan.

GRAPHS

Graphs depict the projected contributions and year end balances for each plan. The contribution objective should be to have a consistent contribution, year after year, which can be maintained with inflation adjustments. Avoid fluctuating contributions as they can impose financial hardships on owners. The plot objective for the reserve balance is to have the year end balances always above the "X" axis. If it falls below, it indicates a special assessment or loan will be needed to support the reserves.

SUMMARY

- 30-Year Income - projected from interest and owners.
- 30 & 50-Year Minimum/Maximum Balances - includes contingency for unforeseen events.

APPENDIX A

TABLE OF REPAIR/REPLACEMENT RESERVES and YEARS 1-10 EXPENSES

COMPONENT	APPROX'MT QUANTITY		USEFUL LIFE AVG (YRS)	REM	ESTIMATED COST IN CURRENT $	DISTR'BTN OF COH AS OF 1-Jan-26	BALANCE NEEDED TO FUND RESERVE	FY26 CONTRIBUTION CASH FLOW METHODS	COMPONENT	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)										
ROOFING																				
ROOFING-FLAT	14,100	SF	20	1	400,000	30,620	369,380	351,520	369,380	400,000	0	0	0	0	0	0	0	0	0
DOWNSPOUTS	600	LF	30	17	9,000	690	8,310	470	490	0	0	0	0	0	0	0	0	0	0
FAÇADE																				
FACADE/CAULK/WATERPROOFING		LS	5	1	6,530	500	6,030	5,740	6,030	6,530	0	0	0	0	7,520	0	0	0	0
EXTERIOR PAINTING																				
PAINT EXTERIOR SURFACES /STUCCO/CONCRETE REPAIRS		LS	10	1	130,000	9,950	120,050	114,250	120,050	130,000	0	0	0	0	0	0	0	0	0
DOORS/HARDWARE																				
EXTERIOR DOOR-SINGLE/HARDWARE	6	EA	25	9	25,760	1,970	23,790	2,520	2,640	0	0	0	0	0	0	0	0	32,280	0
EXTERIOR DOOR-DOUBLE/HARDWARE	2	EA	25	9	13,330	1,020	12,310	1,300	1,370	0	0	0	0	0	0	0	0	16,700	0
SINGLE BUILDING ENTRANCE DOOR WITH SIDE LIGHTS/HARDWARE	1	EA	25	12	5,540	420	5,120	410	430	0	0	0	0	0	0	0	0	0	0
COMMON AREA DOORS@10%		LS	5	1	6,100	470	5,630	5,360	5,630	6,100	0	0	0	0	7,020	0	0	0	0
BALCONIES/PATIOS/BREEZEWAY CONCRETE																				
CONCRETE REPAIRS/SEALER		LS	10	7	115,940	8,880	107,060	14,550	15,290	0	0	0	0	0	0	137,310	0	0	0
RAILING-REPAIR/REPLACE	1,081	LF	40	20	216,200	16,550	199,650	9,500	9,980	0	0	0	0	0	0	0	0	0	0
CONCRETE REPAIRS/SEALER-SOUTH CATWALK		LS	N/A	1	75,000	5,740	69,260	65,910	69,260	75,000	0	0	0	0	0	0	0	0	0
PLUMBING																				
COLD WATER PIPE REPLACEMENT		LS	50	17	354,200	27,120	327,080	18,310	19,240	0	0	0	0	0	0	0	0	0	0
ELECTRICAL																				
SWITCHGEAR/COMMON AREA PANELS/WIRING		LS	10	6	8,480	650	7,830	1,240	1,310	0	0	0	0	0	9,760	0	0	0	0
FIRE ALARM SYSTEMS																				
FIRE ALARM SYSTEMS		LS	10	6	14,940	1,140	13,800	2,190	2,300	0	0	0	0	0	17,200	0	0	0	0
BATTERY BACKUP/EXIT LIGHT FIXTURES	70	EA	15	5	19,780	1,510	18,270	3,480	3,650	0	0	0	0	22,140	0	0	0	0	0
GARAGE																				
GENERAL REPAIRS	9,500	SF	20	16	59,040	4,520	54,520	3,240	3,410	0	0	0	0	0	0	0	0	0	0
TOTAL BUILDING(S)					1,459,840	111,750	1,348,090	599,990	630,460										
TOTAL RESERVES					$1,459,840	$111,750	$1,348,090	$599,990	$630,460	$617,630	$0	$0	$0	$22,140	$41,500	$137,310	$0	$48,980	$0

Notes:

All dollars rounded to nearest $10. Totals may not add due to rounding.

One year remaining useful life indicates component useful life is used up.

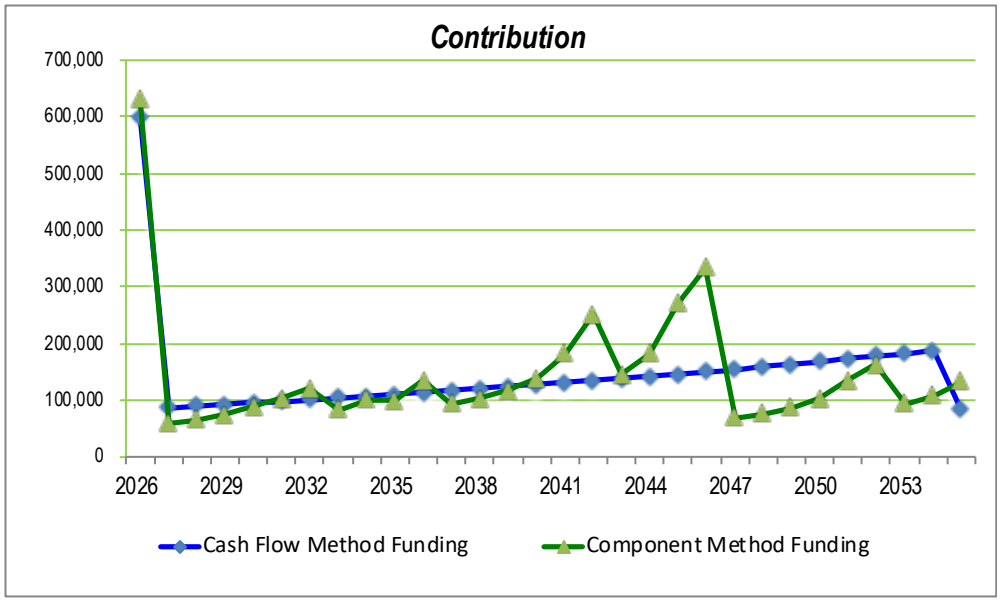
YEARS 11-30 EXPENSES

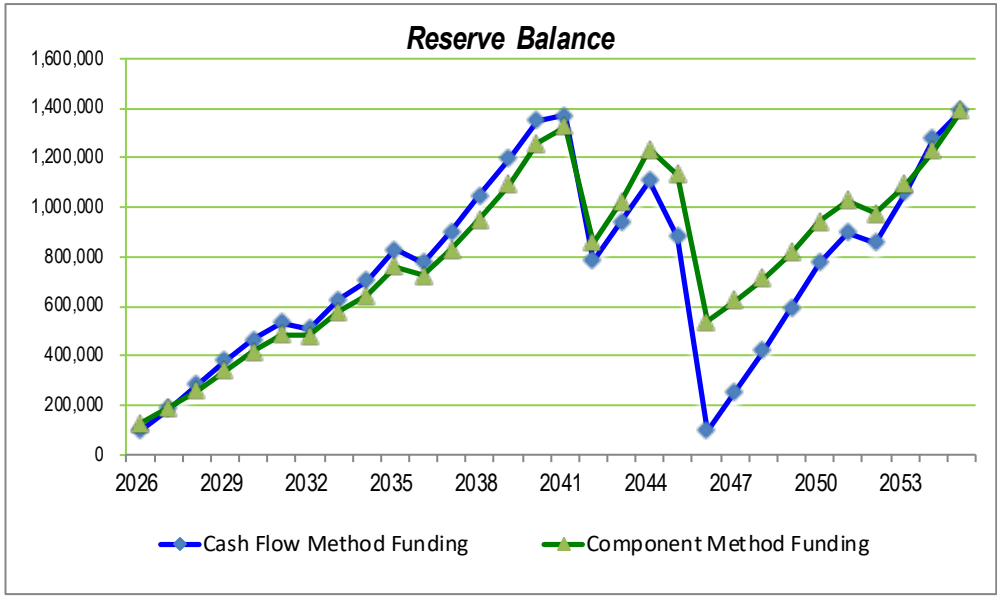
COMPONENT	USEFUL LIFE AVG (YRS)	REM	ESTIMATED COST IN CURRENT $	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055
(1)	(3)	(4)	(5)																				
BUILDING(S)																							
ROOFING																							
ROOFING-FLAT	20	1	400,000	0	0	0	0	0	0	0	0	0	0	703,060	0	0	0	0	0	0	0	0	0
DOWNSPOUTS	30	17	9,000	0	0	0	0	0	0	14,130	0	0	0	0	0	0	0	0	0	0	0	0	0
FAÇADE																							
FACADE/CAULK/WATERPROOFING	5	1	6,530	8,660	0	0	0	0	9,970	0	0	0	0	11,480	0	0	0	0	13,220	0	0	0	0
EXTERIOR PAINTING																							
PAINT EXTERIOR SURFACES /STUCCO/CONCRETE REPAIRS	10	1	130,000	172,350	0	0	0	0	0	0	0	0	0	228,490	0	0	0	0	0	0	0	0	0
DOORS/HARDWARE																							
EXTERIOR DOOR-SINGLE/HARDWARE	25	9	25,760	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EXTERIOR DOOR-DOUBLE/HARDWARE	25	9	13,330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SINGLE BUILDING ENTRANCE DOOR WITH SIDE LIGHTS/HARDWARE	25	12	5,540	0	7,550	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
COMMON AREA DOORS@10%	5	1	6,100	8,090	0	0	0	0	9,310	0	0	0	0	10,720	0	0	0	0	12,350	0	0	0	0
BALCONIES/PATIOS/BREEZEWAY CONCRETE																							
CONCRETE REPAIRS/SEALER	10	7	115,940	0	0	0	0	0	0	182,040	0	0	0	0	0	0	0	0	0	241,350	0	0	0
RAILING-REPAIR/REPLACE	40	20	216,200	0	0	0	0	0	0	0	0	0	369,440	0	0	0	0	0	0	0	0	0	0
CONCRETE REPAIRS/SEALER-SOUTH CATWALK	N/A	1	75,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PLUMBING																							
COLD WATER PIPE REPLACEMENT	50	17	354,200	0	0	0	0	0	0	556,150	0	0	0	0	0	0	0	0	0	0	0	0	0
ELECTRICAL																							
SWITCHGEAR/COMMON AREA PANELS/WIRING	10	6	8,480	0	0	0	0	0	12,940	0	0	0	0	0	0	0	0	0	17,160	0	0	0	0
FIRE ALARM SYSTEMS																							
FIRE ALARM SYSTEMS	10	6	14,940	0	0	0	0	0	22,810	0	0	0	0	0	0	0	0	0	30,240	0	0	0	0
BATTERY BACKUP/EXIT LIGHT FIXTURES	15	5	19,780	0	0	0	0	0	0	0	0	0	33,800	0	0	0	0	0	0	0	0	0	0
GARAGE																							
GENERAL REPAIRS	20	16	59,040	0	0	0	0	0	90,120	0	0	0	0	0	0	0	0	0	0	0	0	0	0

TOTAL BUILDING(S)			1,459,840																				
TOTAL RESERVES			$1,459,840	$189,100	$7,550	$0	$0	$0	$145,150	$752,320	$0	$0	$403,240	$953,750	$0	$0	$0	$0	$72,970	$241,350	$0	$0	$0

30 YEAR FINANCIAL PLAN(S)

FY	Expenses		Cash Flow Method Funding			Component Method Funding		
	Annual *	Cumulative	Interest	Contr'btn	Balance	Interest	Contr'btn	Balance
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
COH					$111,750			$111,750
2026	617,630	617,630	2,770	599,990	96,880	2,770	630,460	127,350
2027	0	617,630	2,400	88,000	187,280	3,160	59,340	189,850
2028	0	617,630	4,640	90,520	282,440	4,710	65,500	260,060
2029	0	617,630	7,000	93,110	382,550	6,450	74,180	340,690
2030	22,140	639,770	9,490	95,770	465,670	8,450	89,560	416,560
2031	41,500	681,270	11,550	98,510	534,230	10,330	102,210	487,600
2032	137,310	818,580	13,250	101,330	511,500	12,090	120,390	482,770
2033	0	818,580	12,690	104,230	628,420	11,970	82,870	577,610
2034	48,980	867,560	15,580	107,210	702,230	14,320	100,900	643,850
2035	0	867,560	17,420	110,280	829,930	15,970	99,370	759,190
2036	189,100	1,056,660	20,580	113,430	774,840	18,830	135,580	724,500
2037	7,550	1,064,210	19,220	116,670	903,180	17,970	93,690	828,610
2038	0	1,064,210	22,400	120,010	1,045,590	20,550	102,160	951,320
2039	0	1,064,210	25,930	123,440	1,194,960	23,590	116,780	1,091,690
2040	0	1,064,210	29,640	126,970	1,351,570	27,070	138,990	1,257,750
2041	145,150	1,209,360	33,520	130,600	1,370,540	31,190	182,650	1,326,440
2042	752,320	1,961,680	33,990	134,340	786,550	32,900	251,510	858,530
2043	0	1,961,680	19,510	138,180	944,240	21,290	144,500	1,024,320
2044	0	1,961,680	23,420	142,130	1,109,790	25,400	183,260	1,232,980
2045	403,240	2,364,920	27,520	146,190	880,260	30,580	270,830	1,131,150
2046	953,750	3,318,670	21,830	150,370	98,710	28,050	333,840	539,290
2047	0	3,318,670	2,450	154,670	255,830	13,370	69,100	621,760
2048	0	3,318,670	6,340	159,090	421,260	15,420	76,490	713,670
2049	0	3,318,670	10,450	163,640	595,350	17,700	86,620	817,990
2050	0	3,318,670	14,760	168,320	778,430	20,290	102,420	940,700
2051	72,970	3,391,640	19,310	173,130	897,900	23,330	135,150	1,026,210
2052	241,350	3,632,990	22,270	178,080	856,900	25,450	162,720	973,030
2053	0	3,632,990	21,250	183,170	1,061,320	24,130	94,540	1,091,700
2054	0	3,632,990	26,320	188,410	1,276,050	27,070	108,730	1,227,500
2055	0	3,632,990	31,650	83,000	1,390,700	30,440	132,750	1,390,690
	SUMMARY							
	30-Year Income		529,150	4,382,790		564,840	4,347,090	
	Years 1-30 Min Threshold				98,710			189,850
	Years 1-30 Max Threshold				1,390,700			1,390,690
	Years 31-50 Min Threshold				106,420			1,286,420
	Years 31-50 Max Threshold				1,629,190			2,933,650





Notes:

* An annual average cost. Expenditures can change from year-to-year depending on when actual work is done.

Contribution and projections are based on the study fiscal year and will change if estimated cost, useful life, amount-on-hand, contribution and contingency to be preserved change.

Data should be considered a more accurate projection for years 1 - 5 than the out-years.

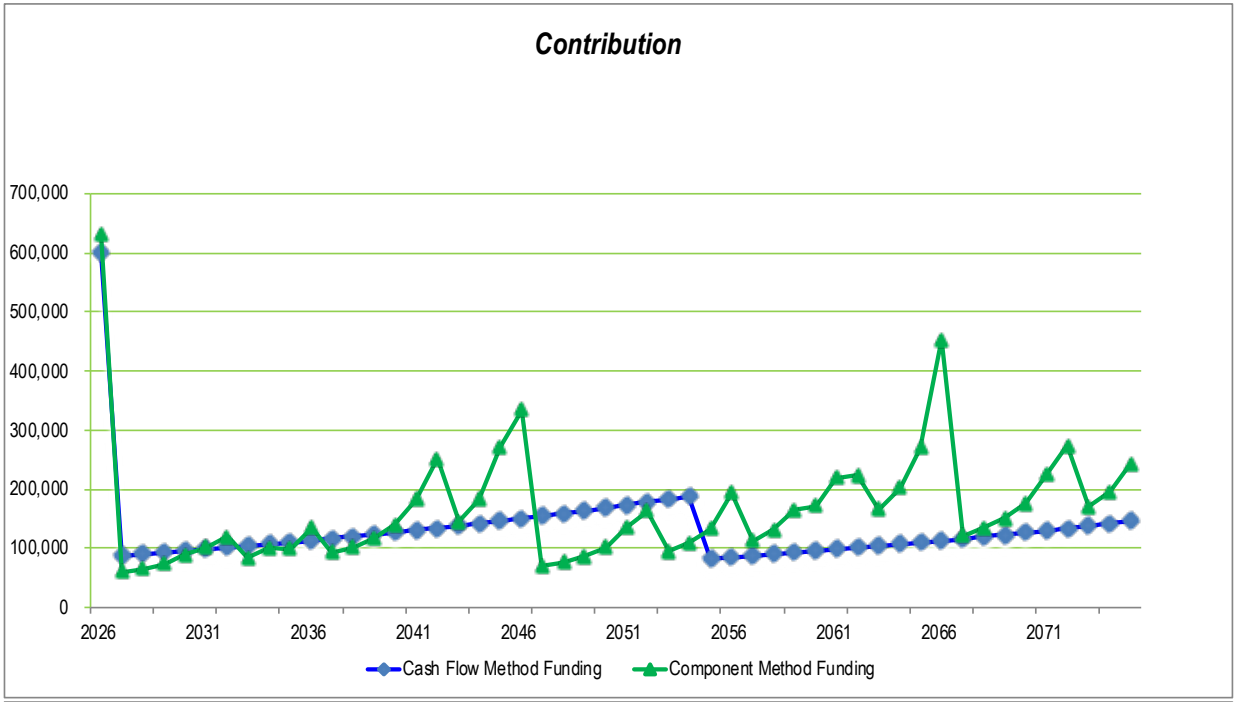
Minimum threshold does not include the first year.

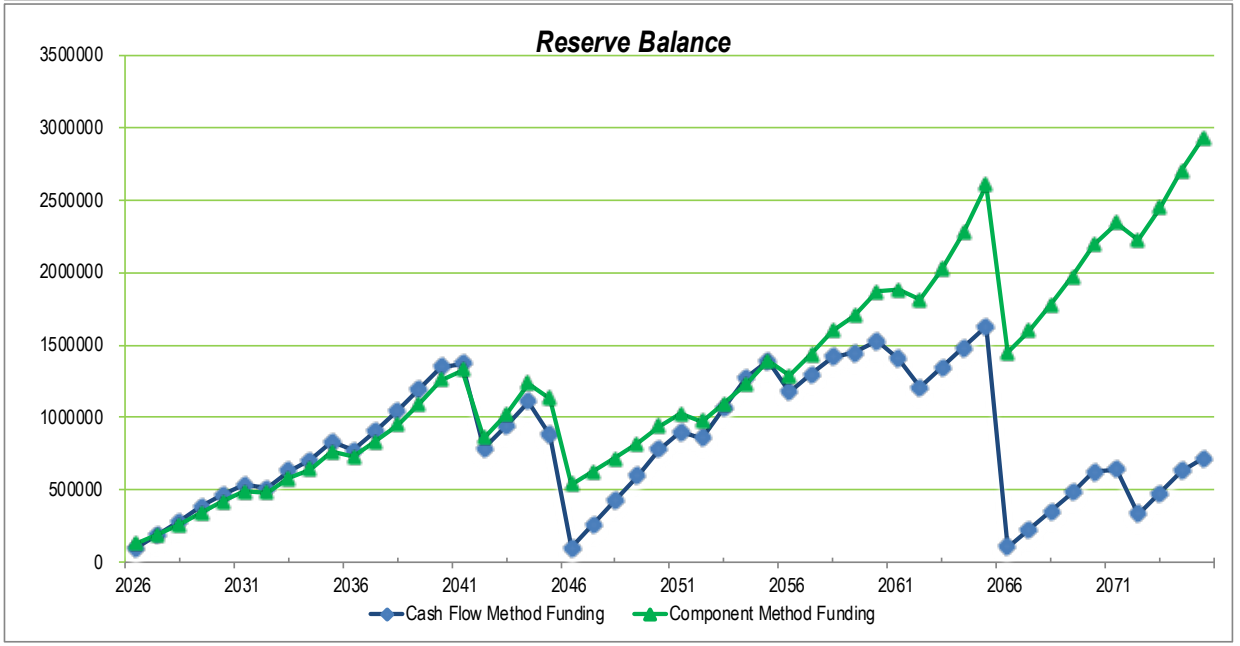
If component method calculations are included note how column (17) contributions vary from one year to the next.

A highlighted cell in column (14) indicates future contributions from that year on will vary from past contributions, either due to inflation or work accomplished.

50 YEAR FINANCIAL PLAN(S)

FY	Expenses		Cash Flow Method Funding			Component Method Funding		
	Annual *	Cumulative	Interest	Contr'btn	Balance	Interest	Contr'btn	Balance
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
COH					$111,750			$111,750
2026	617,630	617,630	2,770	599,990	96,880	2,770	630,460	127,350
2027	0	617,630	2,400	88,000	187,280	3,160	59,340	189,850
2028	0	617,630	4,640	90,520	282,440	4,710	65,500	260,060
2029	0	617,630	7,000	93,110	382,550	6,450	74,180	340,690
2030	22,140	639,770	9,490	95,770	465,670	8,450	89,560	416,560
2031	41,500	681,270	11,550	98,510	534,230	10,330	102,210	487,600
2032	137,310	818,580	13,250	101,330	511,500	12,090	120,390	482,770
2033	0	818,580	12,690	104,230	628,420	11,970	82,870	577,610
2034	48,980	867,560	15,580	107,210	702,230	14,320	100,900	643,850
2035	0	867,560	17,420	110,280	829,930	15,970	99,370	759,190
2036	189,100	1,056,660	20,580	113,430	774,840	18,830	135,580	724,500
2037	7,550	1,064,210	19,220	116,670	903,180	17,970	93,690	828,610
2038	0	1,064,210	22,400	120,010	1,045,590	20,550	102,160	951,320
2039	0	1,064,210	25,930	123,440	1,194,960	23,590	116,780	1,091,690
2040	0	1,064,210	29,640	126,970	1,351,570	27,070	138,990	1,257,750
2041	145,150	1,209,360	33,520	130,600	1,370,540	31,190	182,650	1,326,440
2042	752,320	1,961,680	33,990	134,340	786,550	32,900	251,510	858,530
2043	0	1,961,680	19,510	138,180	944,240	21,290	144,500	1,024,320
2044	0	1,961,680	23,420	142,130	1,109,790	25,400	183,260	1,232,980
2045	403,240	2,364,920	27,520	146,190	880,260	30,580	270,830	1,131,150
2046	953,750	3,318,670	21,830	150,370	98,710	28,050	333,840	539,290
2047	0	3,318,670	2,450	154,670	255,830	13,370	69,100	621,760
2048	0	3,318,670	6,340	159,090	421,260	15,420	76,490	713,670
2049	0	3,318,670	10,450	163,640	595,350	17,700	86,620	817,990
2050	0	3,318,670	14,760	168,320	778,430	20,290	102,420	940,700
2051	72,970	3,391,640	19,310	173,130	897,900	23,330	135,150	1,026,210
2052	241,350	3,632,990	22,270	178,080	856,900	25,450	162,720	973,030
2053	0	3,632,990	21,250	183,170	1,061,320	24,130	94,540	1,091,700
2054	0	3,632,990	26,320	188,410	1,276,050	27,070	108,730	1,227,500
2055	0	3,632,990	31,650	83,000	1,390,700	30,440	132,750	1,390,690
2056	332,360	3,965,350	34,490	85,370	1,178,200	34,490	193,600	1,286,420
2057	0	3,965,350	29,220	87,810	1,295,230	31,900	113,600	1,431,920
2058	0	3,965,350	32,120	90,320	1,417,670	35,510	131,480	1,598,910
2059	99,130	4,064,480	35,160	92,900	1,446,600	39,650	165,080	1,704,510
2060	51,600	4,116,080	35,880	95,560	1,526,440	42,270	172,200	1,867,380
2061	255,130	4,371,210	37,860	98,290	1,407,460	46,310	218,890	1,877,450
2062	335,260	4,706,470	34,910	101,100	1,208,210	46,560	223,030	1,811,780
2063	0	4,706,470	29,960	103,990	1,342,160	44,930	166,640	2,023,350
2064	0	4,706,470	33,290	106,960	1,482,410	50,180	202,870	2,276,400
2065	0	4,706,470	36,760	110,020	1,629,190	56,450	269,740	2,602,590
2066	1,676,340	6,382,810	40,400	113,170	106,420	64,540	452,950	1,443,740
2067	0	6,382,810	2,640	116,410	225,470	35,800	121,740	1,601,280
2068	0	6,382,810	5,590	119,740	350,800	39,710	133,860	1,774,850
2069	0	6,382,810	8,700	123,160	482,660	44,020	150,210	1,969,080
2070	0	6,382,810	11,970	126,680	621,310	48,830	175,200	2,193,110
2071	128,230	6,511,040	15,410	130,300	638,790	54,390	225,940	2,345,210
2072	457,130	6,968,170	15,840	134,030	331,530	58,160	274,330	2,220,570
2073	0	6,968,170	8,220	137,860	477,610	55,070	170,770	2,446,410
2074	0	6,968,170	11,840	141,800	631,250	60,670	195,840	2,702,920
2075	78,760	7,046,930	15,660	145,860	714,010	67,030	242,460	2,933,650





APPENDIX B
Non-SIRS RESERVES

TABLE OF REPAIR/REPLACEMENT RESERVES and YEARS 1-10 EXPENSES

COMPONENT	APPROX'MT QUANTITY		USEFUL LIFE AVG (YRS)	REM	ESTIMATED COST IN CURRENT $	DISTR'BTN OF COH AS OF 1-Jan-26	BALANCE NEEDED TO FUND RESERVE	FY26 CONTRIBUTION CASH FLOW METHODS	COMPONENT	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)										
INTERIOR PAINTING																				
PAINT INTERIOR SURFACES		LS	10	7	2,830	280	2,550	280	360	0	0	0	0	0	0	3,350	0	0	0
INTERIOR DECORATION AND FEATURES																				
LOBBY/CORRIDORS																				
LOBBY																				
CERAMIC/PORCELAIN TILE	300	SF	30	12	10,890	1,070	9,820	640	820	0	0	0	0	0	0	0	0	0	0
FURNISHINGS		LS	15	7	2,260	220	2,040	230	290	0	0	0	0	0	0	2,680	0	0	0
MAILBOXES-WALL MOUNTED	77	UN	25	7	12,470	1,230	11,240	1,250	1,610	0	0	0	0	0	0	14,770	0	0	0
OFFICE/COMMUNITY ROOM																				
RENOVATION		LS	20	2	22,600	2,230	20,370	7,910	10,190	0	23,250	0	0	0	0	0	0	0	0
BATHROOMS																				
RENOVATION	2	EA	15	2	13,560	1,340	12,220	4,750	6,110	0	13,950	0	0	0	0	0	0	0	0
MECHANICAL/PLUMBING/ELECTRICAL SYSTEMS																				
MECHANICAL																				
HVAC-THROUGH-WALL ELEVATOR ROOM	1	EA	15	2	1,130	110	1,020	400	510	0	1,160	0	0	0	0	0	0	0	0
EXHAUST FANS-WALL	1	EA	20	7	2,710	270	2,440	270	350	0	0	0	0	0	0	3,210	0	0	0
ELECTRICAL																				
CARRIAGE LIGHTS-ENTRANCE	2	EA	30	12	700	70	630	40	50	0	0	0	0	0	0	0	0	0	0
FLOOD LIGHTS	8	EA	30	12	6,400	630	5,770	370	480	0	0	0	0	0	0	0	0	0	0
LIGHT FIXTURES	68	EA	30	12	17,290	1,700	15,590	1,010	1,300	0	0	0	0	0	0	0	0	0	0
SECURITY SYSTEMS																				
SECURITY ENTRY SYSTEM		LS	15	5	4,290	420	3,870	600	770	0	0	0	0	4,800	0	0	0	0	0
MISC. MECHANICAL/PLUMBING/ELECTRICAL/FIRE/SECURITY		LS	1	1	850	80	770	600	770	850	870	900	930	950	980	1,010	1,040	1,070	1,100
ELEVATOR																				
ELEVATOR/CAB MODERNIZATION-HYDRAULIC	1	EA	25	2	203,400	20,040	183,360	71,240	91,680	0	209,220	0	0	0	0	0	0	0	0
GARAGE																				
LIGHT FIXTURES	24	EA	30	12	8,400	830	7,570	490	630	0	0	0	0	0	0	0	0	0	0
TOTAL BUILDING(S)					309,780	30,520	279,260	90,080	115,920										
PAVEMENTS/CONCRETE																				
ASHPHALT PAVEMENTS																				
PREVENTIVE MAINTENANCE	3,962	SY	4	3	13,000	1,280	11,720	3,040	3,910	0	0	13,750	0	0	0	15,400	0	0	0
PAVEMENT OVERLAY	3,962	SY	20	17	75,280	7,420	67,860	3,100	3,990	0	0	0	0	0	0	0	0	0	0
BASE/SUB-BASE/REPAIRS	198	SY	20	17	7,530	740	6,790	310	400	0	0	0	0	0	0	0	0	0	0
CONCRETE/TILE																				
GARAGE/SIDEWALKS/CURBS/GUTTERS OTHER CONCRETE		LS	4	3	3,390	330	3,060	790	1,020	0	0	3,590	0	0	0	4,010	0	0	0
CERAMIC/PORCELAIN TILE	384	SF	30	12	13,820	1,360	12,460	810	1,040	0	0	0	0	0	0	0	0	0	0
TOTAL PAVEMENTS/CONCRETE					113,020	11,130	101,890	8,050	10,360										
RECREATION																				
POOL(S)																				
REFINISH POOL/GENERAL REPAIRS	600	SF	10	6	19,060	1,880	17,180	2,220	2,860	0	0	0	0	0	21,950	0	0	0	0
FILTER/PUMPS/PIPING/CHEMICAL EQUIPMENT		LS	10	6	18,080	1,780	16,300	2,110	2,720	0	0	0	0	0	20,820	0	0	0	0
POOL FURNITURE		LS	8	4	10,140	1,000	9,140	1,780	2,290	0	0	0	11,040	0	0	0	0	0	0
POOL WATER HEATER	1	EA	15	11	5,200	510	4,690	330	430	0	0	0	0	0	0	0	0	0	0
REPLACE PAVER DECK	1,224	SF	30	22	41,490	4,090	37,400	1,320	1,700	0	0	0	0	0	0	0	0	0	0
4' METAL FENCE/GATE(S)	170	LF	30	12	15,370	1,510	13,860	900	1,160	0	0	0	0	0	0	0	0	0	0
TOTAL RECREATION					109,340	10,770	98,570	8,660	11,160										

TABLE OF REPAIR/REPLACEMENT RESERVES and YEARS 1-10 EXPENSES

COMPONENT	APPROX'MT QUANTITY		USEFUL LIFE AVG (YRS)	REM	ESTIMATED COST IN CURRENT $	DISTR'BTN OF COH AS OF 1-Jan-26	BALANCE NEEDED TO FUND RESERVE	FY26 CONTRIBUTION CASH FLOW METHODS	COMPONENT	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)										
OTHER PROPERTY FEATURES																			
FENCING																			
4' METAL FENCE	32	LF	30	17	2,880	280	2,600	120	150	0	0	0	0	0	0	0	0	0	0
MAINTENANCE BUILDINGS/STORAGE SHEDS																			
REPAIRS-SPOT/AS NEEDED		LS	10	6	1,700	170	1,530	200	260	0	0	0	0	0	1,960	0	0	0	0
REPLACE SHED	90	SF	25	1	4,500	440	4,060	3,150	4,060	4,500	0	0	0	0	0	0	0	0	0
UTILITY CLOSET DOORS-SINGLE	1	EA	35	12	2,700	270	2,430	160	200	0	0	0	0	0	0	0	0	0	0
SITE LIGHTING																			
POLE LIGHTS	14	EA	30	12	43,400	4,280	39,120	2,530	3,260	0	0	0	0	0	0	0	0	0	0
GLOBE LIGHTING	4	EA	30	12	5,880	580	5,300	340	440	0	0	0	0	0	0	0	0	0	0
BOATING/SEA WALLS																			
PILING REPAIR/REPLACEMENT		LS	10	3	4,970	490	4,480	1,160	1,490	0	0	5,260	0	0	0	0	0	0	0
OTHER SITE FEATURES																			
SITE ITEMS		LS	1	1	1,920	190	1,730	1,340	1,730	1,920	1,970	2,030	2,090	2,150	2,210	2,270	2,340	2,410	2,470
TOTAL OTHER PROPERTY FEATURES					67,950	6,700	61,250	9,000	11,590										
TOTAL RESERVES					$600,090	$59,120	$540,970	$115,790	$149,030	$7,270	$250,420	$25,530	$14,060	$7,900	$47,920	$46,700	$3,380	$3,480	$3,570

Notes:

All dollars rounded to nearest $10. Totals may not add due to rounding.

One year remaining useful life indicates component useful life is used up.

YEARS 11-30 EXPENSES

COMPONENT	USEFUL LIFE AVG (YRS)	REM	ESTIMATED COST IN CURRENT $	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055
(1)	(3)	(4)	(5)																				
BUILDING(S)																							
INTERIOR PAINTING																							
PAINT INTERIOR SURFACES	10	7	2,830	0	0	0	0	0	0	4,440	0	0	0	0	0	0	0	0	0	5,890	0	0	0
INTERIOR DECORATION AND FEATURES																							
LOBBY/CORRIDORS																							
LOBBY																							
CERAMIC/PORCELAIN TILE	30	12	10,890	0	14,850	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FURNISHINGS	15	7	2,260	0	0	0	0	0	0	0	0	0	0	0	4,090	0	0	0	0	0	0	0	0
MAILBOXES-WALL MOUNTED	25	7	12,470	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OFFICE/COMMUNITY ROOM																							
RENOVATION	20	2	22,600	0	0	0	0	0	0	0	0	0	0	0	40,860	0	0	0	0	0	0	0	0
BATHROOMS																							
RENOVATION	15	2	13,560	0	0	0	0	0	0	21,290	0	0	0	0	0	0	0	0	0	0	0	0	0
MECHANICAL/PLUMBING/ELECTRICAL SYSTEMS																							
MECHANICAL																							
HVAC-THROUGH-WALL ELEVATOR ROOM	15	2	1,130	0	0	0	0	0	0	1,770	0	0	0	0	0	0	0	0	0	0	0	0	0
EXHAUST FANS-WALL	20	7	2,710	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,640	0	0	0
ELECTRICAL																							
CARRIAGE LIGHTS-ENTRANCE	30	12	700	0	950	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FLOOD LIGHTS	30	12	6,400	0	8,730	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LIGHT FIXTURES	30	12	17,290	0	23,580	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SECURITY SYSTEMS																							
SECURITY ENTRY SYSTEM	15	5	4,290	0	0	0	0	0	0	0	0	0	7,330	0	0	0	0	0	0	0	0	0	0
MISC. MECHANICAL/PLUMBING/ELECTRICAL/FIRE/SECURITY	1	1	850	1,130	1,160	1,190	1,230	1,260	1,300	1,330	1,370	1,410	1,450	1,490	1,540	1,580	1,630	1,670	1,720	1,770	1,820	1,870	1,930
ELEVATOR																							
ELEVATOR/CAB MODERNIZATION-HYDRAULIC	25	2	203,400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	423,410	0	0	0
GARAGE																							
LIGHT FIXTURES	30	12	8,400	0	11,450	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

TOTAL BUILDING(S)			309,780																				
PAVEMENTS/CONCRETE																							
ASHPHALT PAVEMENTS																							
PREVENTIVE MAINTENANCE	4	3	13,000	17,230	0	0	0	19,290	0	0	0	0	0	22,850	0	0	0	25,580	0	0	0	28,630	0
PAVEMENT OVERLAY	20	17	75,280	0	0	0	0	0	0	118,200	0	0	0	0	0	0	0	0	0	0	0	0	0
BASE/SUB-BASE/REPAIRS	20	17	7,530	0	0	0	0	0	0	11,820	0	0	0	0	0	0	0	0	0	0	0	0	0
CONCRETE/TILE																							
GARAGE/SIDEWALKS/CURBS/GUTTERS OTHER CONCRETE	4	3	3,390	4,490	0	0	0	5,030	0	5,320	0	0	0	5,960	0	0	0	6,670	0	0	0	7,470	0
CERAMIC/PORCELAIN TILE	30	12	13,820	0	18,850	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

TOTAL PAVEMENTS/CONCRETE			113,020																				
RECREATION																							
POOL(S)																							
REFINISH POOL/GENERAL REPAIRS	10	6	19,060	0	0	0	0	0	29,100	0	0	0	0	0	0	0	0	0	38,570	0	0	0	0
FILTER/PUMPS/PIPING/CHEMICAL EQUIPMENT	10	6	18,080	0	0	0	0	0	27,600	0	0	0	0	0	0	0	0	0	36,590	0	0	0	0
POOL FURNITURE	8	4	10,140	0	13,830	0	0	0	0	0	0	0	17,330	0	0	0	0	0	0	0	21,710	0	0
POOL WATER HEATER	15	11	5,200	6,890	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,520	0	0	0	0
REPLACE PAVER DECK	30	22	41,490	0	0	0	0	0	0	0	0	0	0	0	75,010	0	0	0	0	0	0	0	0
4' METAL FENCE/GATE(S)	30	12	15,370	0	20,960	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

TOTAL RECREATION			109,340																				
OTHER PROPERTY FEATURES																							
FENCING																							
4' METAL FENCE	30	17	2,880	0	0	0	0	0	0	4,520	0	0	0	0	0	0	0	0	0	0	0	0	0
MAINTENANCE BUILDINGS/STORAGE SHEDS																							

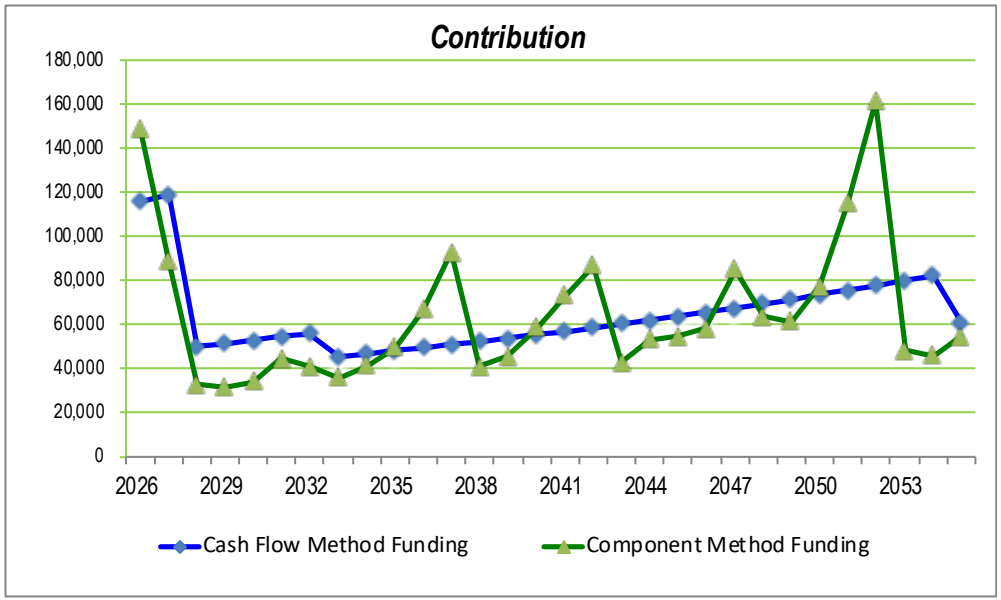
YEARS 11-30 EXPENSES

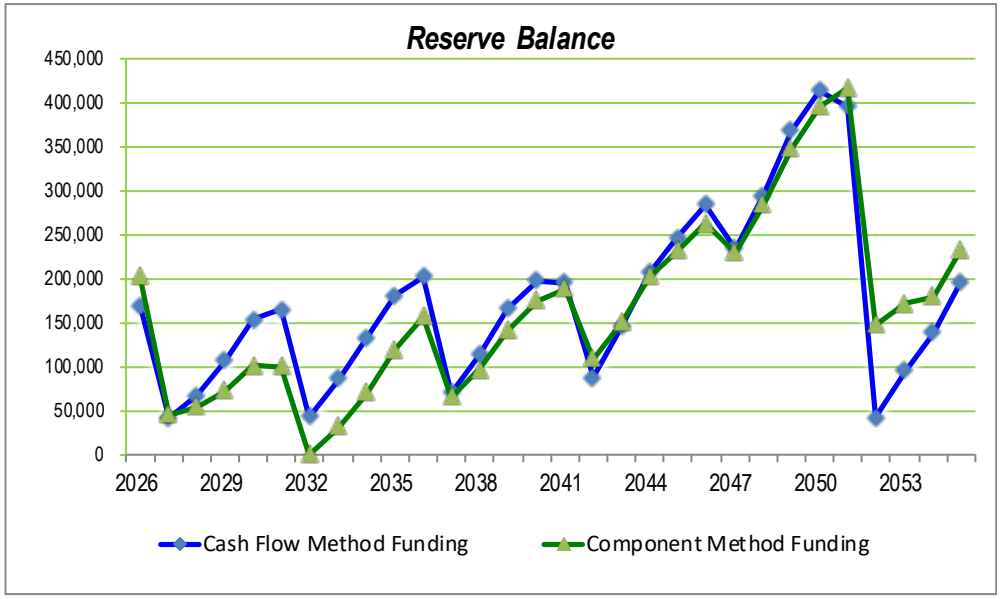
COMPONENT	USEFUL LIFE AVG (YRS)	REM	ESTIMATED COST IN CURRENT $	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055
(1)	(3)	(4)	(5)																				
REPAIRS-SPOT/AS NEEDED	10	6	1,700	0	0	0	0	0	2,600	0	0	0	0	0	0	0	0	0	3,440	0	0	0	0
REPLACE SHED	25	1	4,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,110	0	0	0	0
UTILITY CLOSET DOORS-SINGLE	35	12	2,700	0	3,680	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SITE LIGHTING																							
POLE LIGHTS	30	12	43,400	0	59,180	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GLOBE LIGHTING	30	12	5,880	0	8,020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BOATING/SEA WALLS																							
PILING REPAIR/REPLACEMENT	10	3	4,970	0	0	6,970	0	0	0	0	0	0	0	0	0	9,240	0	0	0	0	0	0	0
OTHER SITE FEATURES																							
SITE ITEMS	1	1	1,920	2,550	2,620	2,690	2,770	2,850	2,930	3,010	3,100	3,190	3,280	3,370	3,470	3,570	3,670	3,780	3,890	4,000	4,110	4,230	4,350

TOTAL OTHER PROPERTY FEATURES			67,950																				
TOTAL RESERVES			$600,090	$32,290	$187,860	$10,850	$4,000	$28,430	$63,530	$171,700	$4,470	$4,600	$29,390	$33,670	$124,970	$14,390	$5,300	$37,700	$103,840	$440,710	$27,640	$42,200	$6,280
			======	======	======	======	======	======	======	======	======	======	======	======	======	======	======	======	======	======	======	======	======

30 YEAR FINANCIAL PLAN(S)

FY	Expenses		Cash Flow Method Funding			Component Method Funding		
	Annual *	Cumulative	Interest	Contr'btn	Balance	Interest	Contr'btn	Balance
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
COH					$59,120			$59,120
2026	7,270	7,270	1,470	115,790	169,110	1,470	149,030	202,350
2027	250,420	257,690	4,190	119,100	41,980	5,020	88,720	45,670
2028	25,530	283,220	1,040	50,000	67,490	1,130	32,980	54,250
2029	14,060	297,280	1,670	51,430	106,530	1,350	31,650	73,190
2030	7,900	305,180	2,640	52,900	154,170	1,820	34,180	101,290
2031	47,920	353,100	3,820	54,410	164,480	2,510	44,750	100,630
2032	180,550	533,650	4,080	55,970	43,980	2,500	41,030	0
2033	3,380	537,030	1,090	45,500	87,190	0	35,910	32,530
2034	3,480	540,510	2,160	46,800	132,670	810	41,380	71,240
2035	3,570	544,080	3,290	48,140	180,530	1,770	49,860	119,300
2036	32,290	576,370	4,480	49,520	202,240	2,960	66,860	156,830
2037	187,860	764,230	5,020	50,940	70,340	3,890	92,920	65,780
2038	10,850	775,080	1,740	52,400	113,630	1,630	40,860	97,420
2039	4,000	779,080	2,820	53,900	166,350	2,420	45,490	141,330
2040	28,430	807,510	4,130	55,440	197,490	3,500	58,760	175,160
2041	63,530	871,040	4,900	57,030	195,890	4,340	73,260	189,230
2042	171,700	1,042,740	4,860	58,660	87,710	4,690	86,850	109,070
2043	4,470	1,047,210	2,180	60,340	145,760	2,700	42,750	150,050
2044	4,600	1,051,810	3,610	62,070	206,840	3,720	53,110	202,280
2045	29,390	1,081,200	5,130	63,850	246,430	5,020	54,720	232,630
2046	33,670	1,114,870	6,110	65,680	284,550	5,770	58,040	262,770
2047	124,970	1,239,840	7,060	67,560	234,200	6,520	84,980	229,300
2048	14,390	1,254,230	5,810	69,490	295,110	5,690	63,810	284,410
2049	5,300	1,259,530	7,320	71,480	368,610	7,050	61,650	347,810
2050	37,700	1,297,230	9,140	73,520	413,570	8,630	77,190	395,930
2051	103,840	1,401,070	10,260	75,620	395,610	9,820	114,820	416,730
2052	440,710	1,841,780	9,810	77,780	42,490	10,330	161,250	147,600
2053	27,640	1,869,420	1,050	80,000	95,900	3,660	48,230	171,850
2054	42,200	1,911,620	2,380	82,290	138,370	4,260	46,000	179,910
2055	6,280	1,917,900	3,430	61,000	196,520	4,460	54,820	232,910
	SUMMARY							
	30-Year Income		126,690	1,928,610		119,440	1,935,860	
	Years 1-30 Min Threshold				41,980			0
	Years 1-30 Max Threshold				413,570			416,730
	Years 31-50 Min Threshold				38,870			301,490
	Years 31-50 Max Threshold				411,850			940,770





Notes:

* An annual average cost. Expenditures can change from year-to-year depending on when actual work is done.

Contribution and projections are based on the study fiscal year and will change if estimated cost, useful life, amount-on-hand, contribution and contingency to be preserved change.

Data should be considered a more accurate projection for years 1 - 5 than the out-years.

Minimum threshold does not include the first year.

If component method calculations are included note how column (17) contributions vary from one year to the next.

A highlighted cell in column (14) indicates future contributions from that year on will vary from past contributions, either due to inflation or work accomplished.

50 YEAR FINANCIAL PLAN(S)

FY	Expenses		Cash Flow Method Funding			Component Method Funding		
	Annual *	Cumulative	Interest	Contr'btn	Balance	Interest	Contr'btn	Balance
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
COH					**$59,120**			**$59,120**
2026	7,270	7,270	1,470	115,790	169,110	1,470	149,030	202,350
2027	250,420	257,690	4,190	119,100	41,980	5,020	88,720	45,670
2028	25,530	283,220	1,040	50,000	67,490	1,130	32,980	54,250
2029	14,060	297,280	1,670	51,430	106,530	1,350	31,650	73,190
2030	7,900	305,180	2,640	52,900	154,170	1,820	34,180	101,290
2031	47,920	353,100	3,820	54,410	164,480	2,510	44,750	100,630
2032	180,550	533,650	4,080	55,970	43,980	2,500	41,030	0
2033	3,380	537,030	1,090	45,500	87,190	0	35,910	32,530
2034	3,480	540,510	2,160	46,800	132,670	810	41,380	71,240
2035	3,570	544,080	3,290	48,140	180,530	1,770	49,860	119,300
2036	32,290	576,370	4,480	49,520	202,240	2,960	66,860	156,830
2037	187,860	764,230	5,020	50,940	70,340	3,890	92,920	65,780
2038	10,850	775,080	1,740	52,400	113,630	1,630	40,860	97,420
2039	4,000	779,080	2,820	53,900	166,350	2,420	45,490	141,330
2040	28,430	807,510	4,130	55,440	197,490	3,500	58,760	175,160
2041	63,530	871,040	4,900	57,030	195,890	4,340	73,260	189,230
2042	171,700	1,042,740	4,860	58,660	87,710	4,690	86,850	109,070
2043	4,470	1,047,210	2,180	60,340	145,760	2,700	42,750	150,050
2044	4,600	1,051,810	3,610	62,070	206,840	3,720	53,110	202,280
2045	29,390	1,081,200	5,130	63,850	246,430	5,020	54,720	232,630
2046	33,670	1,114,870	6,110	65,680	284,550	5,770	58,040	262,770
2047	124,970	1,239,840	7,060	67,560	234,200	6,520	84,980	229,300
2048	14,390	1,254,230	5,810	69,490	295,110	5,690	63,810	284,410
2049	5,300	1,259,530	7,320	71,480	368,610	7,050	61,650	347,810
2050	37,700	1,297,230	9,140	73,520	413,570	8,630	77,190	395,930
2051	103,840	1,401,070	10,260	75,620	395,610	9,820	114,820	416,730
2052	440,710	1,841,780	9,810	77,780	42,490	10,330	161,250	147,600
2053	27,640	1,869,420	1,050	80,000	95,900	3,660	48,230	171,850
2054	42,200	1,911,620	2,380	82,290	138,370	4,260	46,000	179,910
2055	6,280	1,917,900	3,430	61,000	196,520	4,460	54,820	232,910
2056	6,450	1,924,350	4,870	62,740	257,680	5,780	69,250	301,490
2057	71,740	1,996,090	6,390	64,530	256,860	7,480	74,080	311,310
2058	59,490	2,055,580	6,370	66,380	270,120	7,720	63,960	323,500
2059	7,030	2,062,610	6,700	68,280	338,070	8,020	74,390	398,880
2060	18,420	2,081,030	8,380	70,230	398,260	9,890	97,310	487,660
2061	138,850	2,219,880	9,880	72,240	341,530	12,090	115,720	476,620
2062	259,600	2,479,480	8,470	74,310	164,710	11,820	127,140	355,980
2063	7,860	2,487,340	4,080	76,440	237,370	8,830	72,030	428,980
2064	8,090	2,495,430	5,890	78,630	313,800	10,640	88,920	520,450
2065	8,320	2,503,750	7,780	80,880	394,140	12,910	89,890	614,930
2066	75,250	2,579,000	9,770	83,190	411,850	15,250	116,540	671,470
2067	468,760	3,047,760	10,210	85,570	38,870	16,650	185,770	405,130
2068	25,300	3,073,060	960	88,020	102,550	10,050	94,080	483,960
2069	43,410	3,116,470	2,540	90,540	152,220	12,000	88,630	541,180
2070	66,260	3,182,730	3,780	93,130	182,870	13,420	94,950	583,290
2071	148,010	3,330,740	4,540	95,790	135,190	14,470	133,030	582,780
2072	104,560	3,435,300	3,350	98,530	132,510	14,450	130,850	623,520
2073	10,430	3,445,730	3,290	101,350	226,720	15,460	101,670	730,220
2074	74,160	3,519,890	5,620	104,250	262,430	18,110	119,760	793,930
2075	28,110	3,548,000	6,510	107,230	348,060	19,690	155,260	940,770

