

Readjusting Target Income in Older Age Using the Target Adjustment Table

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The Target Adjustment Table allows you to manually update target income at specific ages during retirement planning. Below is a hypothetical example of readjusting the target income using the target adjustment table.

Client Information:

- Jane Doe, age 60, birth date: 01/01/1966, retirement age: 67

Incomes:

- Wages: \$175,000 growing at 3% per year
- Social Security (SS) at 67: \$24,000, COLA at 2.8%
- Pension at 67: \$48,000 COLA at 2.8%

Assets:

- Roth 401(k): \$1,600,000, Moderate 3% net growth per year
- Traditional IRA: \$400,000, Moderate 3% net growth per year
- Taxable Brokerage Account: \$500,000, Moderate 3% net growth per year

Goals and Objectives:

- Target Income: While working, the target income is \$110,000 with an inflation factor of 2.8%. At age 67 the target income will be readjusted to \$125,000. At age 80 the target income will be readjusted to \$150,000.
- Traditional IRA: In retirement years, withdrawal amounts to meet the target income.
- ROTH 401(k): Roth 401(k): Contribute 5% of employee income per year to receive the full match from the employer until age 67. When RMDs begin, withdraw the full amount for the remainder of the plan.
- Taxable Brokerage Account: Contribute any excess amount for the remainder of the plan. Withdraw from the account to help meet the target income.

Expenses:

- Travel: While working \$6,000 with an inflation rate of 2.8%, at age 67, \$8,000 with an inflation rate of 2.8% until age 80.
- Gifting: \$6,000 for the remainder of the plan.

Step 1: Edit: Click the green Edit button beneath the Structured Income Planning heading.

Step 3: Add Adjustment Textbox: In the Adjustment Textbox, enter the revised target income amount (\$125,000).

The screenshot shows the 'Manage Target' interface. On the left, there are various input fields for target configuration, including 'Target name' (Readjustment Target Income), 'First year target income' (\$110,000), 'Inflation rate' (2.8%), and 'Age for limit' (0). On the right, there is a 'Target Adjustments' section with a list of years from 1 to 24. Above this list, there is an 'ADD ADJUSTMENT' section with a text input field containing '125,000', a 'Pick year(s)' button, a 'Pick year(s) to remove' button, and a 'Reset all years' button. A red arrow points to the '125,000' input field.

Step 4: Year Checkbox: Click the appropriate Year Checkbox (8).

The screenshot shows the 'Manage Target' interface. The 'ADD ADJUSTMENT' section now shows the value '125,000' in the input field. The 'Pick year(s)' button is highlighted with a red box and a red arrow pointing to it. The 'Target Adjustments' section shows a list of years from 1 to 24. The checkbox for year 8 is highlighted with a red box and a red arrow pointing to it.

Step 5: Pick Year(s): Click the green Pick Year(s) button.

Manage Target

Save Cancel

Target name: Readjustment Target Income

First year target income: \$110,000

Inflation rate: 2.8 %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: 5%

Age to decrease income: Client 1 age Client 2 age

ADD ADJUSTMENT:

Pick year(e)

Pick year(s) to remove

Reset all years

Year	Target adjustment
1	
2	
3	
4	
5	
6	
7	
8	<input checked="" type="checkbox"/>
9	
10	
11	
12	
13	
14	
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21	
22	
23	
24	

Step 6: Target Adjustment Table: SIPS automatically moves the revised amount into the Target Adjustment Table.

Manage Target

Save Cancel

Target name: Readjustment Target Income

First year target income: \$110,000

Inflation rate: 2.8 %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: 5%

Age to decrease income: Client 1 age Client 2 age

ADD ADJUSTMENT:

Pick year(e)

Pick year(s) to remove

Reset all years

Year	Target adjustment
1	
2	
3	
4	
5	
6	
7	
8	<input checked="" type="checkbox"/> 125,000
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 7: Add Adjustment Textbox: In the Adjustment Textbox, enter the revised target income amount (\$150,000).

Manage Target

Save Cancel

Target name: Readjustment Target Income

First year target income: \$110,000

Inflation rate: 2.8 %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: 5%

Age to decrease income: Client 1 age Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Target adjustment
1	
2	
3	
4	
5	
6	
7	
8	125,000
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 8: Year Checkbox: Click the appropriate Year Checkbox (21).

Manage Target

Save Cancel

Target name: Readjustment Target Income

First year target income: \$110,000

Inflation rate: 2.8 %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: 5%

Age to decrease income: Client 1 age Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year	Target adjustment
1	
2	
3	
4	
5	
6	
7	
8	125,000
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 9: Pick Year(s): Click the green Pick Year(s) button.

Manage Target

Target name:

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease:

Age to decrease income: Client 1 age Client 2 age

ADD ADJUSTMENT:

Year	Target adjustment
1	
2	
3	
4	
5	
6	
7	
8	125,000
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	

Step 10: Target Adjustment Table: SIPS automatically moves the revised amount into the Target Adjustment Table.

Manage Target

Target name:

First year target income:

Inflation rate: %

Target description:

Limit inflation in old age:

Age for limit: Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease:

Age to decrease income: Client 1 age Client 2 age

ADD ADJUSTMENT:

Year	Target adjustment
1	
2	
3	
4	
5	
6	
7	
8	125,000
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	150,000
22	
23	
24	

Step 11: Save: Click the green Save button beneath the Manage Target heading.

Manage Target

Save Cancel

Target name: Readjustment Target Income

First year target income: \$110,000

Inflation rate: 2.8 %

Target description: [Empty]

Limit inflation in old age:

Age for limit: 0 Client 1 age Client 2 age

Decrease target income in later years:

Percentage decrease: 5% v

Age to decrease income: 0 Client 1 age Client 2 age

ADD ADJUSTMENT

Pick year(s)

Pick year(s) to remove

Reset all years

Year Target adjustment

1	
2	
3	
4	
5	
6	
7	
8	125,000
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	150,000
22	
23	
24	

Step 12: Structured Income Planning Landing Page: SIPS automatically returns you to the Structured Income Planning Landing Page.

Structured Income Planning

Scenario: Readjusting Target Income in Older Age

Total required		Accounts										Incomes										Expenses		Target		Year	
Year	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	Employer Match	SS	Pension	Travel	Gifting	Approx Income Tax	After Tax Income	Readjustment Target Income	Income Gap	Year	Year						
60	412,000	1,665,500	1,600,000	500,000	2,500,000	2,500,000	2,500,000	0.00%	0.00%	175,000	9,750	0	0	0	0	0	110,000	110,000	0	end of 1	end of 1						
61	424,800	1,733,489	1,680,000	513,489	2,693,978	2,693,978	2,693,978	-0.95%	0.00%	180,250	9,012	0	0	0	0	0	113,080	113,080	0	end of 2	end of 2						
62	437,091	1,804,060	1,760,000	524,060	2,884,060	2,884,060	2,884,060	-0.99%	0.00%	185,658	8,283	0	0	0	0	0	116,246	116,246	0	end of 3	end of 3						
63	450,204	1,877,203	1,820,000	537,203	3,084,403	3,084,403	3,084,403	-1.02%	0.00%	191,227	7,561	0	0	0	0	0	119,501	119,501	0	end of 4	end of 4						
64	463,710	1,952,918	1,900,000	552,918	3,295,836	3,295,836	3,295,836	-1.04%	0.00%	196,964	6,848	0	0	0	0	0	122,847	122,847	0	end of 5	end of 5						
65	477,621	2,032,206	1,960,000	572,206	3,524,406	3,524,406	3,524,406	-1.08%	0.00%	202,873	6,144	0	0	0	0	0	126,287	126,287	0	end of 6	end of 6						
66	491,950	2,114,668	2,000,000	594,668	3,779,336	3,779,336	3,779,336	-1.17%	0.00%	209,884	5,446	0	0	0	0	0	129,923	129,923	0	end of 7	end of 7						
67	506,708	2,217,490	2,100,000	627,490	4,056,980	4,056,980	4,056,980	0.00%	0.00%	217,554	4,800	0	0	0	0	0	133,757	133,757	0	end of 8	end of 8						
68	521,909	2,242,815	2,150,000	662,815	4,365,630	4,365,630	4,365,630	0.00%	0.00%	225,726	4,244	0	0	0	0	0	137,791	137,791	0	end of 9	end of 9						
69	537,566	2,310,099	2,200,000	700,099	4,700,729	4,700,729	4,700,729	0.00%	0.00%	234,291	3,776	0	0	0	0	0	141,925	141,925	0	end of 10	end of 10						
70	553,693	2,379,402	2,250,000	740,402	5,070,124	5,070,124	5,070,124	0.00%	0.00%	243,254	3,388	0	0	0	0	0	146,259	146,259	0	end of 11	end of 11						
71	570,304	2,450,784	2,300,000	780,784	5,480,968	5,480,968	5,480,968	0.00%	0.00%	252,517	3,072	0	0	0	0	0	150,793	150,793	0	end of 12	end of 12						
72	587,413	2,524,308	2,350,000	821,308	5,932,276	5,932,276	5,932,276	0.00%	0.00%	261,980	2,824	0	0	0	0	0	155,527	155,527	0	end of 13	end of 13						
73	605,036	2,600,037	2,400,000	862,037	6,422,313	6,422,313	6,422,313	0.00%	0.00%	271,743	2,634	0	0	0	0	0	160,461	160,461	0	end of 14	end of 14						
74	623,187	2,678,038	2,450,000	902,038	6,954,356	6,954,356	6,954,356	0.00%	0.00%	281,806	2,500	0	0	0	0	0	165,595	165,595	0	end of 15	end of 15						
75	641,882	2,758,379	2,500,000	941,379	7,535,735	7,535,735	7,535,735	0.00%	0.00%	292,169	2,416	0	0	0	0	0	170,929	170,929	0	end of 16	end of 16						
76	661,139	2,841,130	2,550,000	980,130	8,165,865	8,165,865	8,165,865	0.00%	0.00%	302,832	2,388	0	0	0	0	0	176,463	176,463	0	end of 17	end of 17						
77	680,973	2,926,364	2,600,000	1,018,364	8,844,229	8,844,229	8,844,229	0.00%	0.00%	313,795	2,416	0	0	0	0	0	182,197	182,197	0	end of 18	end of 18						
78	701,402	3,014,155	2,650,000	1,056,155	9,570,384	9,570,384	9,570,384	0.00%	0.00%	325,058	2,492	0	0	0	0	0	188,131	188,131	0	end of 19	end of 19						
79	722,444	3,104,579	2,700,000	1,093,579	10,353,963	10,353,963	10,353,963	0.00%	0.00%	336,621	2,616	0	0	0	0	0	194,265	194,265	0	end of 20	end of 20						
80	744,118	3,197,716	2,750,000	1,130,716	11,194,679	11,194,679	11,194,679	0.00%	0.00%	348,484	2,788	0	0	0	0	0	200,609	200,609	0	end of 21	end of 21						
81	766,441	3,293,648	2,800,000	1,167,648	12,092,326	12,092,326	12,092,326	0.00%	0.00%	360,647	3,016	0	0	0	0	0	207,263	207,263	0	end of 22	end of 22						
82	789,434	3,392,457	2,850,000	1,204,457	13,056,783	13,056,783	13,056,783	0.00%	0.00%	373,110	3,292	0	0	0	0	0	214,217	214,217	0	end of 23	end of 23						
83	813,117	3,494,231	2,900,000	1,240,231	14,087,014	14,087,014	14,087,014	0.00%	0.00%	385,873	3,616	0	0	0	0	0	221,471	221,471	0	end of 24	end of 24						
84	837,511	3,599,058	2,950,000	1,275,058	15,182,072	15,182,072	15,182,072	0.00%	0.00%	400,036	3,988	0	0	0	0	0	229,025	229,025	0	end of 25	end of 25						
85	862,636	3,707,029	3,000,000	1,308,029	16,340,101	16,340,101	16,340,101	0.00%	0.00%	415,600	4,416	0	0	0	0	0	236,879	236,879	0	end of 26	end of 26						
86	888,515	3,818,240	3,050,000	1,339,240	17,569,341	17,569,341	17,569,341	0.00%	0.00%	432,564	4,900	0	0	0	0	0	245,033	245,033	0	end of 27	end of 27						
87	915,170	3,932,787	3,100,000	1,368,787	18,878,128	18,878,128	18,878,128	0.00%	0.00%	450,928	5,440	0	0	0	0	0	253,487	253,487	0	end of 28	end of 28						
88	942,626	4,050,770	3,150,000	1,396,770	20,264,898	20,264,898	20,264,898	0.00%	0.00%	470,692	6,040	0	0	0	0	0	262,241	262,241	0	end of 29	end of 29						
89	970,904	4,172,293	3,200,000	1,423,293	21,728,191	21,728,191	21,728,191	0.00%	0.00%	491,956	6,700	0	0	0	0	0	271,295	271,295	0	end of 30	end of 30						
90	1,000,031	4,297,462	3,250,000	1,448,462	23,266,653	23,266,653	23,266,653	0.00%	0.00%	514,620	7,420	0	0	0	0	0	280,649	280,649	0	end of 31	end of 31						
91	1,030,032	4,426,386	3,300,000	1,471,386	24,868,039	24,868,039	24,868,039	0.00%	0.00%	538,884	8,200	0	0	0	0	0	290,303	290,303	0	end of 32	end of 32						
92	1,060,933	4,559,177	3,350,000	1,492,177	26,530,216	26,530,216	26,530,216	0.00%	0.00%	564,748	9,140	0	0	0	0	0	300,257	300,257	0	end of 33	end of 33						
93	1,092,761	4,695,952	3,400,000	1,510,952	28,251,168	28,251,168	28,251,168	0.00%	0.00%	592,212	10,240	0	0	0	0	0	310,511	310,511	0	end of 34	end of 34						
94	1,125,544	4,836,830	3,450,000	1,527,830	30,039,000	30,039,000	30,039,000	0.00%	0.00%	621,276	11,400	0	0	0	0	0	321,065	321,065	0	end of 35	end of 35						
95	1,159,310	4,981,936	3,500,000	1,542,936	31,891,936	31,891,936	31,891,936	0.00%	0.00%	652,940	12,720	0	0	0	0	0	331,919	331,919	0	end of 36	end of 36						
96	1,194,090	5,131,394	3,550,000	1,557,394	33,809,328	33,809,328	33,809,328	0.00%	0.00%	696,304	14,240	0	0	0	0	0	343,073	343,073	0	end of 37	end of 37						
97	1,229,912	5,285,335	3,600,000	1,570,335	35,889,663	35,889,663	35,889,663	0.00%	0.00%	742,468	15,960	0	0	0	0	0	354,527	354,527	0	end of 38	end of 38						
98	1,266,810	5,443,895	3,650,000	1,581,895	38,031,558	38,031,558	38,031,558	0.00%	0.00%	791,532	17,880	0	0	0	0	0	366,381	366,381	0	end of 39	end of 39						
99	1,304,814	5,607,212	3,700,000	1,591,212	40,332,770	40,332,770	40,332,770	0.00%	0.00%	843,696	19,920	0	0	0	0	0	378,635	378,635	0	end of 40	end of 40						

Step 13: Readjustment Target Income Age 67: SIPS automatically readjusted the targeted income for age 67.

Structured Income Planning

Scenario: Readjusting Target Income in Older Age

Accounts				Incomes				Expenses				Adjustment							
Year	Jane	Account	Income	Year	Jane	Account	Income	Wages	Employer Match	SS	Pension	Travel	Gifting	Approx Income Tax	After Tax Income	Readjusted Target Income	Income Gap	Year	
end of 1	60	412,000	1,665,500	end of 1	60	175,000	8,750	175,000	8,750	0	0	0	0	0	110,000	110,000	0	end of 1	
end of 2	61	424,360	1,733,489	end of 2	61	180,250	9,012	180,250	9,012	0	0	0	0	0	113,080	113,080	0	end of 2	
end of 3	62	437,091	1,804,060	end of 3	62	185,658	9,283	185,658	9,283	0	0	0	0	0	116,246	116,246	0	end of 3	
end of 4	63	450,204	1,877,303	end of 4	63	191,227	9,561	191,227	9,561	0	0	0	0	0	119,501	119,501	0	end of 4	
end of 5	64	463,710	1,953,318	end of 5	64	196,964	9,848	196,964	9,848	0	0	0	0	0	122,847	122,847	0	end of 5	
end of 6	65	477,621	2,032,206	end of 6	65	202,873	10,144	202,873	10,144	0	0	0	0	0	126,287	126,287	0	end of 6	
end of 7	66	491,950	2,114,068	end of 7	66	208,959	10,448	208,959	10,448	0	0	0	0	0	129,819	129,819	0	end of 7	
end of 8	67	506,708	2,199,809	end of 8	67	215,226	10,760	215,226	10,760	0	27,554	48,000	0	0	0	133,439	133,439	0	end of 8
end of 9	68	521,999	2,289,540	end of 9	68	221,673	11,080	221,673	11,080	0	29,119	50,726	0	0	0	137,154	137,154	0	end of 9
end of 10	69	537,863	2,383,271	end of 10	69	228,300	11,411	228,300	11,411	0	29,824	52,146	0	0	0	140,965	140,965	0	end of 10
end of 11	70	554,303	2,481,012	end of 11	70	235,204	11,754	235,204	11,754	0	30,772	53,606	0	0	0	144,872	144,872	0	end of 11
end of 12	71	571,432	2,582,763	end of 12	71	242,389	12,109	242,389	12,109	0	31,864	55,107	0	0	0	148,885	148,885	0	end of 12
end of 13	72	589,266	2,688,524	end of 13	72	249,852	12,477	249,852	12,477	0	33,000	56,638	0	0	0	152,994	152,994	0	end of 13
end of 14	73	607,819	2,798,295	end of 14	73	257,593	12,858	257,593	12,858	0	34,282	58,290	0	0	0	157,208	157,208	0	end of 14
end of 15	74	627,003	2,912,076	end of 15	74	265,612	13,252	265,612	13,252	0	35,712	60,064	0	0	0	161,627	161,627	0	end of 15
end of 16	75	646,842	3,029,867	end of 16	75	274,419	13,660	274,419	13,660	0	37,299	61,976	0	0	0	166,251	166,251	0	end of 16
end of 17	76	667,359	3,151,668	end of 17	76	284,014	14,083	284,014	14,083	0	39,042	64,026	0	0	0	171,080	171,080	0	end of 17
end of 18	77	688,573	3,277,479	end of 18	77	294,407	14,521	294,407	14,521	0	40,952	66,219	0	0	0	176,114	176,114	0	end of 18
end of 19	78	710,492	3,407,290	end of 19	78	305,100	14,975	305,100	14,975	0	43,039	68,554	0	0	0	181,357	181,357	0	end of 19
end of 20	79	724,444	3,541,101	end of 20	79	316,103	15,445	316,103	15,445	0	45,304	71,136	0	0	0	186,806	186,806	0	end of 20
end of 21	80	744,118	3,678,912	end of 21	80	327,426	15,932	327,426	15,932	0	47,757	73,959	0	0	0	192,469	192,469	0	end of 21
end of 22	81	764,441	3,820,723	end of 22	81	339,079	16,435	339,079	16,435	0	50,400	77,024	0	0	0	198,352	198,352	0	end of 22
end of 23	82	785,434	3,967,534	end of 23	82	351,062	16,954	351,062	16,954	0	53,243	80,334	0	0	0	204,465	204,465	0	end of 23
end of 24	83	813,117	4,119,345	end of 24	83	363,385	17,489	363,385	17,489	0	56,296	83,890	0	0	0	210,808	210,808	0	end of 24
end of 25	84	837,511	4,276,156	end of 25	84	376,048	18,040	376,048	18,040	0	59,569	87,699	0	0	0	217,381	217,381	0	end of 25
end of 26	85	862,636	4,438,967	end of 26	85	389,051	18,607	389,051	18,607	0	63,072	91,762	0	0	0	224,184	224,184	0	end of 26
end of 27	86	888,515	4,607,778	end of 27	86	402,394	19,190	402,394	19,190	0	66,835	96,090	0	0	0	231,217	231,217	0	end of 27
end of 28	87	915,170	4,782,589	end of 28	87	416,077	19,793	416,077	19,793	0	70,868	100,704	0	0	0	238,580	238,580	0	end of 28
end of 29	88	942,626	4,963,400	end of 29	88	430,100	20,411	430,100	20,411	0	75,081	105,612	0	0	0	246,283	246,283	0	end of 29
end of 30	89	970,904	5,150,211	end of 30	89	444,563	21,049	444,563	21,049	0	79,484	110,824	0	0	0	254,326	254,326	0	end of 30
end of 31	90	1,000,031	5,343,022	end of 31	90	459,466	21,715	459,466	21,715	0	84,087	116,346	0	0	0	262,709	262,709	0	end of 31
end of 32	91	1,030,031	5,541,833	end of 32	91	474,809	22,409	474,809	22,409	0	88,890	122,178	0	0	0	271,432	271,432	0	end of 32
end of 33	92	1,060,933	5,746,644	end of 33	92	490,692	23,131	490,692	23,131	0	93,903	128,330	0	0	0	280,495	280,495	0	end of 33
end of 34	93	1,092,781	5,957,455	end of 34	93	507,115	23,882	507,115	23,882	0	99,126	134,812	0	0	0	289,908	289,908	0	end of 34
end of 35	94	1,125,544	6,174,266	end of 35	94	524,078	24,663	524,078	24,663	0	104,569	141,664	0	0	0	299,671	299,671	0	end of 35
end of 36	95	1,159,310	6,398,077	end of 36	95	541,581	25,474	541,581	25,474	0	110,342	148,896	0	0	0	309,884	309,884	0	end of 36
end of 37	96	1,194,090	6,628,888	end of 37	96	559,624	26,315	559,624	26,315	0	116,465	156,519	0	0	0	320,457	320,457	0	end of 37
end of 38	97	1,229,912	6,865,699	end of 38	97	578,207	27,186	578,207	27,186	0	122,948	164,542	0	0	0	331,390	331,390	0	end of 38
end of 39	98	1,266,810	7,109,510	end of 39	98	597,330	28,087	597,330	28,087	0	129,791	172,975	0	0	0	342,693	342,693	0	end of 39
end of 40	99	1,304,814	7,359,321	end of 40	99	617,003	29,018	617,003	29,018	0	137,004	181,818	0	0	0	354,366	354,366	0	end of 40

Step 14: Readjusting Target Income Age 80: SIPs automatically readjusted the targeted income for age 80.

Structured Income Planning

Scenario: Readjusting Target Income in Older Age

Accounts				Incomes				Expenses				Adjustment							
Year	Jane	Account	Income	Year	Jane	Account	Income	Wages	Employer Match	SS	Pension	Travel	Gifting	Approx Income Tax	After Tax Income	Readjusted Target Income	Income Gap	Year	
end of 1	60	412,000	1,665,500	end of 1	60	175,000	8,750	175,000	8,750	0	0	0	0	0	110,000	110,000	0	end of 1	
end of 2	61	424,360	1,733,489	end of 2	61	180,250	9,012	180,250	9,012	0	0	0	0	0	113,080	113,080	0	end of 2	
end of 3	62	437,091	1,804,060	end of 3	62	185,658	9,283	185,658	9,283	0	0	0	0	0	116,246	116,246	0	end of 3	
end of 4	63	450,204	1,877,303	end of 4	63	191,227	9,561	191,227	9,561	0	0	0	0	0	119,501	119,501	0	end of 4	
end of 5	64	463,710	1,953,318	end of 5	64	196,964	9,848	196,964	9,848	0	0	0	0	0	122,847	122,847	0	end of 5	
end of 6	65	477,621	2,032,206	end of 6	65	202,873	10,144	202,873	10,144	0	0	0	0	0	126,287	126,287	0	end of 6	
end of 7	66	491,950	2,114,068	end of 7	66	208,959	10,448	208,959	10,448	0	0	0	0	0	129,819	129,819	0	end of 7	
end of 8	67	506,708	2,199,809	end of 8	67	215,226	10,760	215,226	10,760	0	27,554	48,000	0	0	0	133,439	133,439	0	end of 8
end of 9	68	521,999	2,289,540	end of 9	68	221,673	11,080	221,673	11,080	0	29,119	50,726	0	0	0	137,154	137,154	0	end of 9
end of 10	69	537,863	2,383,271	end of 10	69	228,300	11,411	228,300	11,411	0	29,824	52,146	0	0	0	140,965	140,965	0	end of 10
end of 11	70	554,303	2,481,012	end of 11	70	235,204	11,754	235,204	11,754	0	30,772	53,606	0	0	0	144,872	144,872	0	end of 11
end of 12	71	571,432	2,582,763	end of 12	71	242,389	12,109	242,389	12,109	0	31,864	55,107	0	0	0	148,885	148,885	0	end of 12
end of 13	72	589,266	2,688,524	end of 13	72	249,852	12,477	249,852	12,477	0	33,000	56,638	0	0	0	152,994	152,994	0	end of 13
end of 14	73	607,819	2,798,295	end of 14	73	257,593	12,858	257,593	12,858	0	34,282	58,290	0	0	0	157,208	157,208	0	end of 14
end of 15	74	627,003	2,912,076	end of 15	74	265,612	13,252	265,612	13,252	0	35,712	60,064	0	0	0	161,627	161,627	0	