

With Grandfathered Existing Group F and F* Rules for Existing Employees						Without Grandfather Rules for Existing Employees					
Universe	grandfather Prior Eligibility Rules for Existing Employees Only	Multiplier	Additional Contribution	New Contribution + 6.65	Add .50	Universe	Existing Employee Eligibility Rules Excluded; All existing employees have new eligibility rules	Multiplier	Additional Contribution	New Contribution + 6.65	Add .50
Universe-1	55/20	1.8	2.54	9.19	9.69	Universe-1	55/20	1.8	2.62	9.27	9.77
	55/20	2.0	3.46	10.11	10.61		55/20	2.0	3.57	10.22	10.72
	55/20	2.2	4.17	10.82	11.32		55/20	2.2	4.29	10.94	11.44
	55/20	2.5	5.10	11.75	12.25		55/20	2.5	5.25	11.90	12.40
Universe-1	57/20	1.8	2.03	8.68	9.18	Universe-1	57/20	1.8	2.02	8.67	9.17
	57/20	2.0	2.83	9.48	9.98		57/20	2.0	2.77	9.42	9.92
	57/20	2.2	3.44	10.09	10.59		57/20	2.2	3.33	9.98	10.48
	57/20	2.5	4.21	10.86	11.36		57/20	2.5	4.05	10.70	11.20
Universe-2	55/20	1.8	2.23	8.88	9.38	Universe-2	55/20	1.8	2.36	9.01	9.51
	55/20	2.0	3.12	9.77	10.27		55/20	2.0	3.29	9.94	10.44
	55/20	2.2	3.80	10.45	10.95		55/20	2.2	4.00	10.65	11.15
	55/20	2.5	4.68	11.33	11.83		55/20	2.5	4.93	11.58	12.08
Universe-2	57/20	1.8	1.76	8.41	8.91	Universe-2	57/20	1.8	1.79	8.44	8.94
	57/20	2.0	2.53	9.18	9.68		57/20	2.0	2.53	9.18	9.68
	57/20	2.2	3.13	9.78	10.28		57/20	2.2	3.09	9.74	10.24
	57/20	2.5	3.87	10.52	11.02		57/20	2.5	3.80	10.45	10.95

Universe	Existing Employees	Multiplier	Additional Contribution	New Contribution + 6.65	Add .50
Universe 2	55 or 20	1.8	7.65	14.3	14.8
	55 or 20	2.0	10.04	16.69	17.19
	55 or 20	2.2	12.06	18.71	19.21
	55 or 20	2.5	15.06	21.71	22.21
Universe 2	55 or 25	1.8	6.25	12.9	13.4
	55 or 25	2.0	8.19	14.84	15.34
	55 or 25	2.2	9.75	16.4	16.9
	55 or 25	2.5	11.99	18.64	19.14
Universe 2	57 or 20	1.8	7.19	13.84	14.34
	57 or 20	2.0	9.43	16.08	16.58
	57 or 20	2.2	11.33	17.98	18.48
	57 or 20	2.5	14.12	20.77	21.27