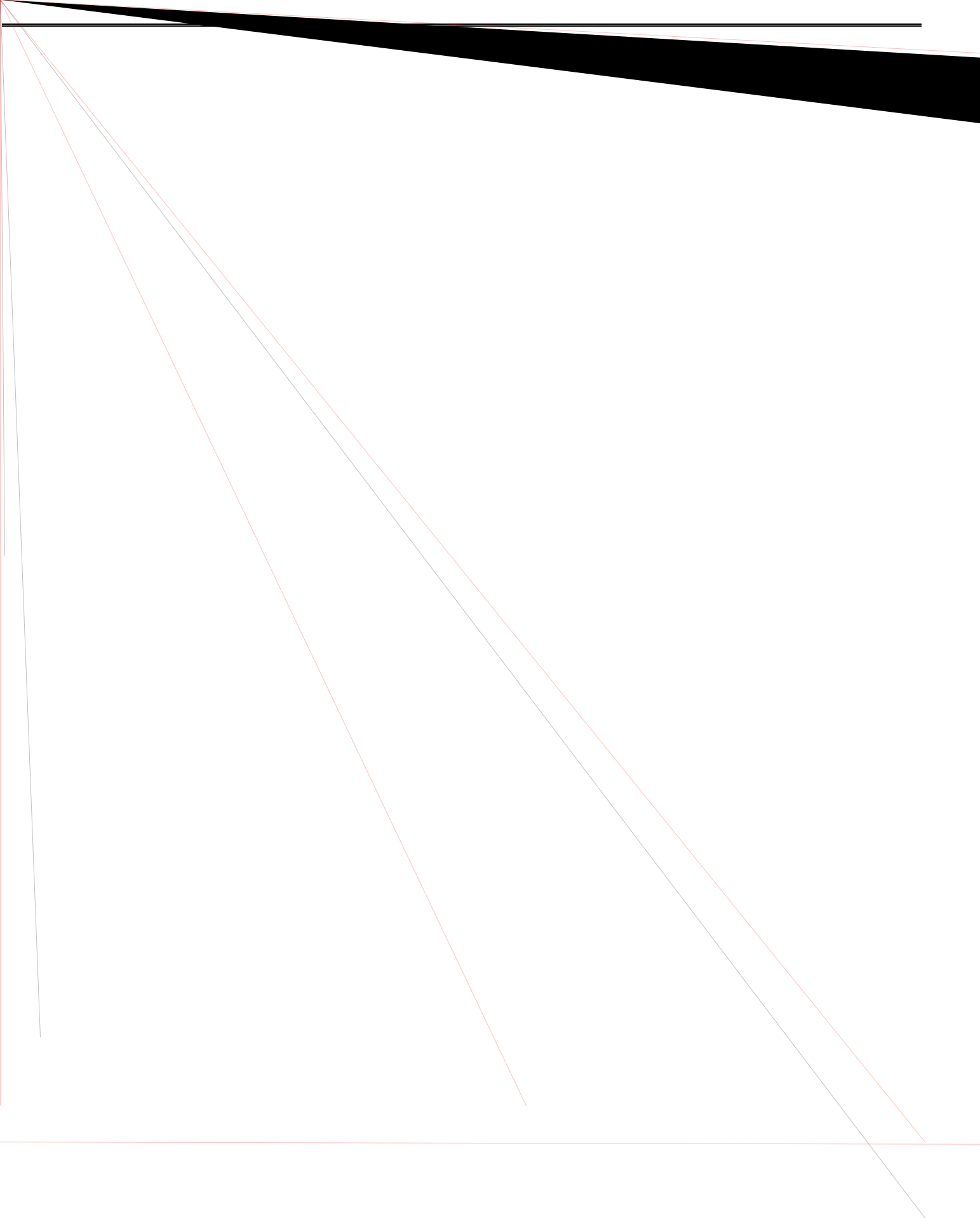


BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates



BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates

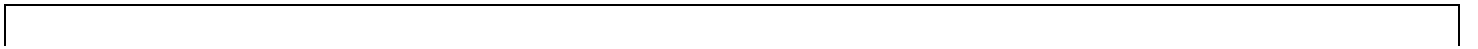
RETIREMENT CONTRIBUTION RATES - PERS (DC)

Code Section 401 A
 IRS Qualified and Defined Plan

PUBLIC EMPLOYEES' RETIREMENT SYSTEM
Defined Contribution (DC) Plan¹

Fiscal Year	From	Thru	Employee Contribution Rates	Individual Account	Employer Contribution Rates		
					RMP ³	OD&D ⁴	HRA ⁵
2022	1/1/21	12/31/21	5.0%	5.0%	1.0%	0.0%	0.0%

BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates



BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates

RETIREMENT CONTRIBUTION RATES – PERS (DC)

Code Section 401 A

BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates

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2 ') 1 6 ' 2 3 ' 6 ') 1 & = > ? # . % 6 @ 6 2 5 # (' . ' 5 & 2 & 0 ' 7 & & *) 8 . % (9 % (; < \$ 7 2 ') 1 6 ' 2 5 * 6 & 1 3 H & * 6 = > I # . % 6 1
! # < , - . * / ' + 5 * 6 & 1 3 H & * 6 (% + ' 5 % 5 H . % & 2 H - & & 0 ' % - . 1 5 % 3 . ' 7 * 5 1 % 7 ' 5 H + 1 & / 8 2 , 1 6 1 (& % & * 6 B % D J % K
? % (') * + ' % 5 0 / ' % + @ D 5 . H 2 1 6 K E S 8 1
L # S L ; (& 6 2 () * + S ' & H ' ' L ' 2 1 5 % ; . % 6 1

BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates

RETIREMENT CONTRIBUTION RATES - TRS (DB)

Code Section: 401 A

IRS Qualified and Defined Plan

TEACHERS' RETIREMENT SYSTEM

Defined Benefit (DB) Plan¹

Fiscal Year	From	Thru	Employee Contribution Rates	Employee Supplemental Rates	Employer Contribution Rates
2020	07/01/2020	06/30/2021	5.0%	0.0%	10.0%
2021	07/01/2021	06/30/2022	5.0%	0.0%	10.0%
2022	07/01/2022	06/30/2023	5.0%	0.0%	10.0%
2023	07/01/2023	06/30/2024	5.0%	0.0%	10.0%
2024	07/01/2024	06/30/2025	5.0%	0.0%	10.0%
2025	07/01/2025	06/30/2026	5.0%	0.0%	10.0%
2026	07/01/2026	06/30/2027	5.0%	0.0%	10.0%
2027	07/01/2027	06/30/2028	5.0%	0.0%	10.0%
2028	07/01/2028	06/30/2029	5.0%	0.0%	10.0%
2029	07/01/2029	06/30/2030	5.0%	0.0%	10.0%
2030	07/01/2030	06/30/2031	5.0%	0.0%	10.0%
2031	07/01/2031	06/30/2032	5.0%	0.0%	10.0%
2032	07/01/2032	06/30/2033	5.0%	0.0%	10.0%
2033	07/01/2033	06/30/2034	5.0%	0.0%	10.0%
2034	07/01/2034	06/30/2035	5.0%	0.0%	10.0%
2035	07/01/2035	06/30/2036	5.0%	0.0%	10.0%
2036	07/01/2036	06/30/2037	5.0%	0.0%	10.0%
2037	07/01/2037	06/30/2038	5.0%	0.0%	10.0%
2038	07/01/2038	06/30/2039	5.0%	0.0%	10.0%
2039	07/01/2039	06/30/2040	5.0%	0.0%	10.0%
2040	07/01/2040	06/30/2041	5.0%	0.0%	10.0%
2041	07/01/2041	06/30/2042	5.0%	0.0%	10.0%
2042	07/01/2042	06/30/2043	5.0%	0.0%	10.0%
2043	07/01/2043	06/30/2044	5.0%	0.0%	10.0%
2044	07/01/2044	06/30/2045	5.0%	0.0%	10.0%
2045	07/01/2045	06/30/2046	5.0%	0.0%	10.0%
2046	07/01/2046	06/30/2047	5.0%	0.0%	10.0%
2047	07/01/2047	06/30/2048	5.0%	0.0%	10.0%
2048	07/01/2048	06/30/2049	5.0%	0.0%	10.0%
2049	07/01/2049	06/30/2050	5.0%	0.0%	10.0%
2050	07/01/2050	06/30/2051	5.0%	0.0%	10.0%
2051	07/01/2051	06/30/2052	5.0%	0.0%	10.0%
2052	07/01/2052	06/30/2053	5.0%	0.0%	10.0%
2053	07/01/2053	06/30/2054	5.0%	0.0%	10.0%
2054	07/01/2054	06/30/2055	5.0%	0.0%	10.0%
2055	07/01/2055	06/30/2056	5.0%	0.0%	10.0%
2056	07/01/2056	06/30/2057	5.0%	0.0%	10.0%
2057	07/01/2057	06/30/2058	5.0%	0.0%	10.0%
2058	07/01/2058	06/30/2059	5.0%	0.0%	10.0%
2059	07/01/2059	06/30/2060	5.0%	0.0%	10.0%
2060	07/01/2060	06/30/2061	5.0%	0.0%	10.0%
2061	07/01/2061	06/30/2062	5.0%	0.0%	10.0%
2062	07/01/2062	06/30/2063	5.0%	0.0%	10.0%
2063	07/01/2063	06/30/2064	5.0%	0.0%	10.0%
2064	07/01/2064	06/30/2065	5.0%	0.0%	10.0%
2065	07/01/2065	06/30/2066	5.0%	0.0%	10.0%
2066	07/01/2066	06/30/2067	5.0%	0.0%	10.0%
2067	07/01/2067	06/30/2068	5.0%	0.0%	10.0%
2068	07/01/2068	06/30/2069	5.0%	0.0%	10.0%
2069	07/01/2069	06/30/2070	5.0%	0.0%	10.0%
2070	07/01/2070	06/30/2071	5.0%	0.0%	10.0%
2071	07/01/2071	06/30/2072	5.0%	0.0%	10.0%
2072	07/01/2072	06/30/2073	5.0%	0.0%	10.0%
2073	07/01/2073	06/30/2074	5.0%	0.0%	10.0%
2074	07/01/2074	06/30/2075	5.0%	0.0%	10.0%
2075	07/01/2075	06/30/2076	5.0%	0.0%	10.0%
2076	07/01/2076	06/30/2077	5.0%	0.0%	10.0%
2077	07/01/2077	06/30/2078	5.0%	0.0%	10.0%
2078	07/01/2078	06/30/2079	5.0%	0.0%	10.0%
2079	07/01/2079	06/30/2080	5.0%	0.0%	10.0%
2080	07/01/2080	06/30/2081	5.0%	0.0%	10.0%
2081	07/01/2081	06/30/2082	5.0%	0.0%	10.0%
2082	07/01/2082	06/30/2083	5.0%	0.0%	10.0%
2083	07/01/2083	06/30/2084	5.0%	0.0%	10.0%
2084	07/01/2084	06/30/2085	5.0%	0.0%	10.0%
2085	07/01/2085	06/30/2086	5.0%	0.0%	10.0%
2086	07/01/2086	06/30/2087	5.0%	0.0%	10.0%
2087	07/01/2087	06/30/2088	5.0%	0.0%	10.0%
2088	07/01/2088	06/30/2089	5.0%	0.0%	10.0%
2089	07/01/2089	06/30/2090	5.0%	0.0%	10.0%
2090	07/01/2090	06/30/2091	5.0%	0.0%	10.0%
2091	07/01/2091	06/30/2092	5.0%	0.0%	10.0%
2092	07/01/2092	06/30/2093	5.0%	0.0%	10.0%
2093	07/01/2093	06/30/2094	5.0%	0.0%	10.0%
2094	07/01/2094	06/30/2095	5.0%	0.0%	10.0%
2095	07/01/2095	06/30/2096	5.0%	0.0%	10.0%
2096	07/01/2096	06/30/2097	5.0%	0.0%	10.0%
2097	07/01/2097	06/30/2098	5.0%	0.0%	10.0%
2098	07/01/2098	06/30/2099	5.0%	0.0%	10.0%
2099	07/01/2099	06/30/2100	5.0%	0.0%	10.0%
2100	07/01/2100	06/30/2101	5.0%	0.0%	10.0%
2101	07/01/2101	06/30/2102	5.0%	0.0%	10.0%
2102	07/01/2102	06/30/2103	5.0%	0.0%	10.0%
2103	07/01/2103	06/30/2104	5.0%	0.0%	10.0%
2104	07/01/2104	06/30/2105	5.0%	0.0%	10.0%
2105	07/01/2105	06/30/2106	5.0%	0.0%	10.0%
2106	07/01/2106	06/30/2107	5.0%	0.0%	10.0%
2107	07/01/2107	06/30/2108	5.0%	0.0%	10.0%
2108	07/01/2108	06/30/2109	5.0%	0.0%	10.0%
2109	07/01/2109	06/30/2110	5.0%	0.0%	10.0%
2110	07/01/2110	06/30/2111	5.0%	0.0%	10.0%
2111	07/01/2111	06/30/2112	5.0%	0.0%	10.0%
2112	07/01/2112	06/30/2113	5.0%	0.0%	10.0%
2113	07/01/2113	06/30/2114	5.0%	0.0%	10.0%
2114	07/01/2114	06/30/2115	5.0%	0.0%	10.0%
2115	07/01/2115	06/30/2116	5.0%	0.0%	10.0%
2116	07/01/2116	06/30/2117	5.0%	0.0%	10.0%
2117	07/01/2117	06/30/2118	5.0%	0.0%	10.0%
2118	07/01/2118	06/30/2119	5.0%	0.0%	10.0%
2119	07/01/2119	06/30/2120	5.0%	0.0%	10.0%
2120	07/01/2120	06/30/2121	5.0%	0.0%	10.0%
2121	07/01/2121	06/30/2122	5.0%	0.0%	10.0%
2122	07/01/2122	06/30/2123	5.0%	0.0%	10.0%
2123	07/01/2123	06/30/2124	5.0%	0.0%	10.0%
2124	07/01/2124	06/30/2125	5.0%	0.0%	10.0%
2125	07/01/2125	06/30/2126	5.0%	0.0%	10.0%
2126	07/01/2126	06/30/2127	5.0%	0.0%	10.0%
2127	07/01/2127	06/30/2128	5.0%	0.0%	10.0%
2128	07/01/2128	06/30/2129	5.0%	0.0%	10.0%
2129	07/01/2129	06/30/2130	5.0%	0.0%	10.0%
2130	07/01/2130	06/30/2131	5.0%	0.0%	10.0%
2131	07/01/2131	06/30/2132	5.0%	0.0%	10.0%
2132	07/01/2132	06/30/2133	5.0%	0.0%	10.0%
2133	07/01/2133	06/30/2134	5.0%	0.0%	10.0%
2134	07/01/2134	06/30/2135	5.0%	0.0%	10.0%
2135	07/01/2135	06/30/2136	5.0%	0.0%	10.0%
2136	07/01/2136	06/30/2137	5.0%	0.0%	10.0%
2137	07/01/2137	06/30/2138	5.0%	0.0%	10.0%
2138	07/01/2138	06/30/2139	5.0%	0.0%	10.0%
2139	07/01/2139	06/30/2140	5.0%	0.0%	10.0%
2140	07/01/2140	06/30/2141	5.0%	0.0%	10.0%
2141	07/01/2141	06/30/2142	5.0%	0.0%	10.0%
2142	07/01/2142	06/30/2143	5.0%	0.0%	10.0%
2143	07/01/2143	06/30/2144	5.0%	0.0%	10.0%
2144	07/01/2144	06/30/2145	5.0%	0.0%	10.0%
2145	07/01/2145	06/30/2146	5.0%	0.0%	10.0%
2146	07/01/2146	06/30/2147	5.0%	0.0%	10.0%
2147	07/01/2147	06/30/2148	5.0%	0.0%	10.0%
2148	07/01/2148	06/30/2149	5.0%	0.0%	10.0%
2149	07/01/2149	06/30/2150	5.0%	0.0%	10.0%
2150	07/01/2150	06/30/2151	5.0%	0.0%	10.0%
2151	07/01/2151	06/30/2152	5.0%	0.0%	10.0%
2152	07/01/2152	06/30/2153	5.0%	0.0%	10.0%
2153	07/01/2153	06/30/2154	5.0%	0.0%	10.0%
2154	07/01/2154	06/30/2155	5.0%	0.0%	10.0%
2155	07/01/2155	06/30/2156	5.0%	0.0%	10.0%
2156	07/01/2156	06/30/2157	5.0%	0.0%	10.0%
2157	07/01/2157	06/30/2158	5.0%	0.0%	10.0%
2158	07/01/2158	06/30/2159	5.0%	0.0%	10.0%
2159	07/01/2159	06/30/2160	5.0%	0.0%	10.0%
2160	07/01/2160	06/30/2161	5.0%	0.0%	10.0%
2161	07/01/2161	06/30/2162	5.0%	0.0%	10.0%
2162	07/01/2162	06/30/2163	5.0%	0.0%	10.0%
2163	07/01/2163	06/30/2164	5.0%	0.0%	10.0%
2164	07/01/2164	06/30/2165	5.0%	0.0%	10.0%
2165	07/01/2165	06/30/2166	5.0%	0.0%	10.0%
2166	07/01/2166	06/30/2167	5.0%	0.0%	10.0%
2167	07/01/2167	06/30/2168	5.0%	0.0%	10.0%
2168	07/01/2168	06/30/2169	5.0%	0.0%	10.0%
2169	07/01/2169	06/30/2170	5.0%	0.0%	10.0%
2170	07/01/2170	06/30/2171	5.0%	0.0%	10.0%
2171	07/01/2171	06/30/2172	5.0%	0.0%	10.0%
2172	07/01/2172	06/30/2173	5.0%	0.0%	10.0%
2173	07/01/2173	06/30/2174	5.0%	0.0%	10.0%
2174	07/01/2174	06/30/2175	5.0%	0.0%	10.0%
2					



BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates

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/ # ~ * + ' , - . * / ' ' (4 0 * G % # 4 ' + ' 0 H ' 2 * 6 * + % & + , 1 / 1 ~ f l @ % 6 2 3 # 0 % A ' 6 * & - % + & 5 1 % & 2 1 6 % - + F + B S 7 2 ') 1 6 ' 2
3 ' 6 ') 1 & = > ? # - . % 6 @ % 6 2 5 # (' . ' 5 & 2 8 0 ' 7 & & *) 8 . % (9 % (B S 7 2 ') 1 6 ' 2 5 * 6 & 1 3 H & * 6 * = > I # - . % 6 1

! # < , - . * / ' + 5 * 6 & 1 3 H & * 6 (% ' 5 % 5 H % & 2 H - & * 8 0 ' % - . 1 5 % 3 . ' 7 * 5 1 % 7 ' 5 H + 1 & / 8 2 , 1 6 1 (& * & * 6 B % D J % K ' ? % (') * + ' % 5 0 / ' % + @ D 5 . H 2 1 6 K E \$ 8 1

L # \$ L ; (& 6 2 () * + S ' & + ' ' L ' 2 1 5 % ; . % 6 1

f i # M > N > (& 6 2 () * + M 5 5 H - % & * 6 % > ' % 8 0 % 6 2 > 1 (% 3 1 1 & / ? ' 6 ') 1 & 1

° # E S 8 (& 6 2 () * + E ' % 8 0 \$ ' 1 3 H + (' , ' 6 & 8 + % 6 K ' , ' 6 & % 6 2 1 (%) . % & 2 * . . % + % * H 6 & 3 % (' 2 * 6 L Z *) 8 0 ' , - . * / ' + (% A ' + % K ' % 6 6 H % ' , - . * / ' ' 5 * , - ' 6 (% & * 6 1
% # ~ H . ~ & ' ' + % &) * + / ! , * 6 8 0 ' , - . * / ' ' (1
3 # ~ H . ~ & ' ' + % &) * + . ' ((8 0 % 6 / ! , * 6 8 0 ' , - . * / ' ' (1
5 # ; % + & & ' ' + % & 1 (3 % (' 2 * 6 %) . % & 2 * . . % + A % H ' , H & . 1 2 3 / 0 * H + (4 * + 9 ' 2 1
2 # Q * & & ' D 5 ' 2 % 6 % 6 6 H % ' , - . * / ' + 5 * 6 & 1 3 H & * 6 *) 8 0 1 (% * H 6 &

f i # 7 & + & 1 6 K 4 1 0 ~ ~ ž @ < , - . * / ' + I * 6 & 1 3 H & * 6 (% ' 5 % 5 H % & 2 H - & * 8 0 ' % - . 1 5 % 3 . ' 8 7 4 % K ' . 1 1 & & * 6 () * + P H %) 1 2 + ' & + , ' 6 & - . % 6 (H 6 2 ' + 7 ' 5 8 * 6 f i / ° I 1

BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates

**CODE SECTION 403B & 401A
IRS DEFINED PLAN**

**OPTIONAL RETIREMENT PROGRAM
UA ~~ORP~~ Tier 1**

Plan 403 B

Plan 401 A

BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates

**CODE SECTION 403B & 401A
IRS DEFINED PLAN**

OPTIONAL RETIREMENT PROGRAM
UA ORP Tier 2¹ & 2

Fiscal Year	From	Thru	Employee Contribution Rates	Employer Contribution Rates
07/01/21	07/01/21	06/30/22	8.65%	12.00%
07/01/22	07/01/22	06/30/23	8.65%	12.00%
07/01/23	07/01/23	06/30/24	8.65%	12.00%
07/01/24	07/01/24	06/30/25	8.65%	12.00%
07/01/25	07/01/25	06/30/26	8.65%	12.00%
07/01/26	07/01/26	06/30/27	8.65%	12.00%
07/01/27	07/01/27	06/30/28	8.65%	12.00%
07/01/28	07/01/28	06/30/29	8.65%	12.00%
07/01/29	07/01/29	06/30/30	8.65%	12.00%
07/01/30	07/01/30	06/30/31	8.65%	12.00%
07/01/31	07/01/31	06/30/32	8.65%	12.00%
07/01/32	07/01/32	06/30/33	8.65%	12.00%
07/01/33	07/01/33	06/30/34	8.65%	12.00%
07/01/34	07/01/34	06/30/35	8.65%	12.00%
07/01/35	07/01/35	06/30/36	8.65%	12.00%
07/01/36	07/01/36	06/30/37	8.65%	12.00%
07/01/37	07/01/37	06/30/38	8.65%	12.00%
07/01/38	07/01/38	06/30/39	8.65%	12.00%
07/01/39	07/01/39	06/30/40	8.65%	12.00%
07/01/40	07/01/40	06/30/41	8.65%	12.00%
07/01/41	07/01/41	06/30/42	8.65%	12.00%
07/01/42	07/01/42	06/30/43	8.65%	12.00%
07/01/43	07/01/43	06/30/44	8.65%	12.00%
07/01/44	07/01/44	06/30/45	8.65%	12.00%
07/01/45	07/01/45	06/30/46	8.65%	12.00%
07/01/46	07/01/46	06/30/47	8.65%	12.00%
07/01/47	07/01/47	06/30/48	8.65%	12.00%
07/01/48	07/01/48	06/30/49	8.65%	12.00%
07/01/49	07/01/49	06/30/50	8.65%	12.00%
07/01/50	07/01/50	06/30/51	8.65%	12.00%
07/01/51	07/01/51	06/30/52	8.65%	12.00%
07/01/52	07/01/52	06/30/53	8.65%	12.00%
07/01/53	07/01/53	06/30/54	8.65%	12.00%
07/01/54	07/01/54	06/30/55	8.65%	12.00%
07/01/55	07/01/55	06/30/56	8.65%	12.00%
07/01/56	07/01/56	06/30/57	8.65%	12.00%
07/01/57	07/01/57	06/30/58	8.65%	12.00%
07/01/58	07/01/58	06/30/59	8.65%	12.00%
07/01/59	07/01/59	06/30/60	8.65%	12.00%
07/01/60	07/01/60	06/30/61	8.65%	12.00%
07/01/61	07/01/61	06/30/62	8.65%	12.00%
07/01/62	07/01/62	06/30/63	8.65%	12.00%
07/01/63	07/01/63	06/30/64	8.65%	12.00%
07/01/64	07/01/64	06/30/65	8.65%	12.00%
07/01/65	07/01/65	06/30/66	8.65%	12.00%
07/01/66	07/01/66	06/30/67	8.65%	12.00%
07/01/67	07/01/67	06/30/68	8.65%	12.00%
07/01/68	07/01/68	06/30/69	8.65%	12.00%
07/01/69	07/01/69	06/30/70	8.65%	12.00%
07/01/70	07/01/70	06/30/71	8.65%	12.00%
07/01/71	07/01/71	06/30/72	8.65%	12.00%
07/01/72	07/01/72	06/30/73	8.65%	12.00%
07/01/73	07/01/73	06/30/74	8.65%	12.00%
07/01/74	07/01/74	06/30/75	8.65%	12.00%
07/01/75	07/01/75	06/30/76	8.65%	12.00%
07/01/76	07/01/76	06/30/77	8.65%	12.00%
07/01/77	07/01/77	06/30/78	8.65%	12.00%
07/01/78	07/01/78	06/30/79	8.65%	12.00%
07/01/79	07/01/79	06/30/80	8.65%	12.00%
07/01/80	07/01/80	06/30/81	8.65%	12.00%
07/01/81	07/01/81	06/30/82	8.65%	12.00%
07/01/82	07/01/82	06/30/83	8.65%	12.00%
07/01/83	07/01/83	06/30/84	8.65%	12.00%
07/01/84	07/01/84	06/30/85	8.65%	12.00%
07/01/85	07/01/85	06/30/86	8.65%	12.00%
07/01/86	07/01/86	06/30/87	8.65%	12.00%
07/01/87	07/01/87	06/30/88	8.65%	12.00%
07/01/88	07/01/88	06/30/89	8.65%	12.00%
07/01/89	07/01/89	06/30/90	8.65%	12.00%
07/01/90	07/01/90	06/30/91	8.65%	12.00%
07/01/91	07/01/91	06/30/92	8.65%	12.00%
07/01/92	07/01/92	06/30/93	8.65%	12.00%
07/01/93	07/01/93	06/30/94	8.65%	12.00%
07/01/94	07/01/94	06/30/95	8.65%	12.00%
07/01/95	07/01/95	06/30/96	8.65%	12.00%
07/01/96	07/01/96	06/30/97	8.65%	12.00%
07/01/97	07/01/97	06/30/98	8.65%	12.00%
07/01/98	07/01/98	06/30/99	8.65%	12.00%
07/01/99	07/01/99	06/30/00	8.65%	12.00%
FY 22-25	07/01/21	06/30/25	8.65%	12.00%

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/# ~ ~ fl S 8 MS; BI +/- .%6 =(' ' - %K' fl#%A%1%3.' 6* .%&+ @0%6 fl!!1 ~ ° @H6.' ((' , - .* / ' ' + ' 5' 1A' 2 4+1&&6 % - +*A%)+*,
 @' T; *) ~ %5H.& %62 7&@) \$' .%&*6 (=2L' 5&+*) 7&&4 12' EH, %6 \$' (*H+5' (#

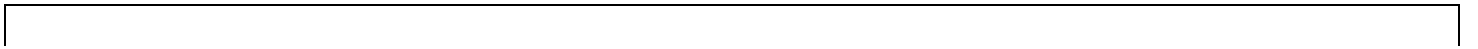
!# 8(*) fl! L1 ~ ° @0' S 8 MS; BI+! (' .' 5&*6 4%(, %2' %A%1%3.' & 6' 4./~0L' 2 MS; 3' 6')1&.K13.' ' , - .* / ' ' (
 =D' 5H&1A' (%62 + KH.%+)%5H.&#

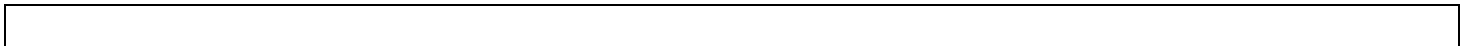
BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates

CODE SECTION 403B & 401A
IRS DEFINED PLAN

OPTIONAL RETIREMENT PROGRAM
UA ORP Tier 3¹

<u>Fiscal</u> <u>Year</u>	<u>From</u>	<u>Thru</u>	<u>Employee</u> <u>Contribution</u> <u>Rates</u>	<u>Employer</u> <u>Contribution</u> <u>Rates</u>
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BENEFIT REMITTANCES/ACTIVE EMPLOYEE - Contribution Rates

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/# 8(*) /1 /1 ž! @&' H6 1A' +(1& * - & 2 *H&*) &' 7*5P% 7' 5H+1& (