



Buy-outs And Early-outs

An Employee's Guide



Introduction

As you may already know, Public Law 103-226 went into effect March 30, 1994. This law is part of the Federal Workforce Restructuring Act, which gives Executive Branch agencies the authority to implement buy-out incentives, officially called **Voluntary Separation Incentive Payments (VSIPs)**. Under this legislation agencies may offer \$25,000 or an amount equivalent to severance pay (whichever is less) to employees who apply for retirement, early retirement, or resignation on or before March 31, 1995. EPA may offer a limited number of buy-outs for FY 1995.

EPA has also received authorization from the Office of Personnel Management (OPM) to offer voluntary early retirements (early-outs). Under this authority, employees age 50 or more with at least 20 years of service, or those of any age with 25 or more years of service may apply for early retirement to be effective on or before March 31, 1995. EPA Human Resources Officers began accepting applications for voluntary early retirement on June 15.

We have prepared **Buy-outs and Early-outs: An Employee's Guide** to address the most common inquiries that we have received about these subjects of great interest. The Guide includes: frequently-asked buy-out questions and answers; frequently-asked voluntary early-out questions and answers; and a Voluntary Separation Incentive Payment (VSIP) worksheet.

We hope the information in the Guide will be useful to you in making informed decisions regarding these important issues. To obtain regularly updated information, call our new **Headquarters Human Resources Information Hotline (260-6000)**.



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July 1994

*This Guide is based on a document prepared by
the U.S. Office of Personnel Management (OPM).
The EPA Human Resources Office at Las Vegas, Nevada,
provided technical assistance.
Our sincere thanks to OPM and EPA/ Las Vegas.*

FEDERAL WORKFORCE RESTRUCTURING ACT OF 1994
PUBLIC LAW 103-226
March 30, 1994

KEY FEATURES OF
VOLUNTARY SEPARATION INCENTIVE PAYMENT (VSIP) PROGRAM.

<p>NOTE: In this Guide, the terms VSIP and buy-out are synonymous.</p>

- ◆ To avoid or minimize involuntary separations due to restructuring, Executive Branch agencies may pay voluntary separation incentive payments (VSIPs) in any designated component, occupation, grade, series, and/or location to employees who voluntarily agree to resign, retire, or take voluntary early retirement. Agencies may allow employees to take buy-outs through March 31, 1995.
- ◆ If an agency utilizes the VSIP program, employees will be notified when they will have the opportunity to make application for a buy-out.
- ◆ To be eligible to receive a VSIP offer, an employee must:
 - be serving under appointment without time limit,
 - have 12 months of continuous service,
 - not be a re-employed annuitant,
 - not be eligible for disability retirement,
 - agree to resign or retire voluntarily during a period the agency designates, and
 - be in a position designated by the agency as eligible for VSIP offers.
- ◆ VSIPs are not available to employees separated by a reduction in force (RIF).
- ◆ The law sets no grade, series, or age requirements for VSIP. Agencies may offer incentives to all eligible employees of the agency or only to employees in designated...
 - organizational units,
 - geographic locations,
 - occupational categories (including grade levels), or
 - any combination of these factors.

However, agencies may not select individual employees on any personal basis either to receive incentives or to be excluded from receiving incentives.

- ◆ An agency may receive more applications than it can afford to pay (this may be the result of budget concerns, workload demands, etc.). In this event, the agency will select positions that will receive VSIPs based on fair and objective criteria. (For example, the agency may select employees for VSIPs based on length of service, order of receipt of VSIP application, necessity of position, etc.). The agency will determine what criteria will be used and will notify employees.
- ◆ The application process and the order in which applicants are selected to receive VSIPs is determined by each agency. Employees should contact their servicing personnel office for details.
- ◆ The VSIP amount is the lesser of \$25,000 or an amount equal to the employee's severance pay entitlement. We have attached a worksheet for employees to estimate the amount of their VSIP. The VSIP is subject to all applicable Federal, state, and local taxes, social security, Medicare, etc.
- ◆ In nearly all cases employees who receive buy-outs must separate from Federal service on or before March 31, 1995. The agency (but not the employee) may delay separation up to March 31, 1997, to ensure accomplishment of the agency's mission.
- ◆ An employee must repay the full VSIP if re-employed by the Government of the United States, by appointment or personal services contract, within 5 years after separation. (After March 30, 1994, this provision applies also to employees of the Department of Defense and the Central Intelligence Agency.)

OPM may waive repayment only in cases where an individual with unique abilities is the only qualified candidate for appointment to a position.

- ◆ Employees must apply for separation incentive payments and must sign an agreement that the decision to resign or retire under these circumstances is entirely voluntary. If an employee is selected to receive a VSIP, this agreement will serve as a commitment to resign or retire during the window period. If employees are not selected to receive a separation incentive, they will not be bound by this commitment.

FREQUENTLY-ASKED QUESTIONS (AND ANSWERS) ABOUT BUY-OUTS

1. WHAT ARE VOLUNTARY SEPARATION INCENTIVE PAYMENTS (VSIPs/ BUY-OUTS)? WHY ARE FEDERAL AGENCIES OFFERING THEM?

The Administration is committed to reducing the size of the Federal workforce. On March 30, 1994, the President signed Public Law 103-226, the Federal Workforce Restructuring Act of 1994. This law allows agencies to offer buy-outs of up to \$25,000 to employees who resign or retire during a specified time interval (window). These payments are lump sum cash bonuses given to employees who voluntarily leave Federal service. By allowing employees to volunteer to leave the Government, agencies can minimize or avoid firing employees through the use of costly and disruptive reductions in force (RIFs). The cost of separating an employee by RIF is far greater than the cost to pay employees VSIPs to voluntarily quit.

2. WHEN WILL MY AGENCY OFFER BUY-OUTS?

The Federal Workforce Restructuring Act of 1994 authorizes the heads of Executive Branch agencies to pay voluntary separation incentives (buy-outs) to eligible employees who resign or retire by March 31, 1995. However, only the agency head is authorized to determine when to allow VSIPs. Therefore, only the EPA Administrator can tell you if and when buy-outs will be offered. **OPM CANNOT ANSWER THIS QUESTION FOR YOU.**

3. DO I MEET THE AGE AND SERVICE REQUIREMENTS TO BE ELIGIBLE FOR A BUY-OUT?

The law does not set any age or service requirements. However, the law does allow agencies to limit where they use incentives. Incentives can be targeted at positions in locations, organizations, and/or occupations (including grade levels), but may not be targeted at individuals.

Many people believe that the buy-out program is a **RETIREMENT** program. It is not. It is a program that allows Federal agencies to pay a separation incentive (buy-out) to **ANY** employee who resigns or takes regular or early retirement. If your agency elects to offer buy-outs, you will be eligible -- regardless of age or length of service. If you wish to retire, you must meet the age and service requirements for retirement (see question 7).

4. MY AGENCY IS NOT PLANNING TO USE BUY-OUTS. IS THIS FAIR? DON'T I HAVE A RIGHT TO A BUY-OUT?

Agencies **ARE NOT REQUIRED** to offer incentives. Incentives **ARE NOT** an employee right. The incentives are a management tool to help the agency reduce the workforce without having to run costly and disruptive RIFs.

**5. HOW MUCH WILL MY INCENTIVE BE?
DOES EVERYONE GET \$25,000?**

The amount of each employee's incentive will vary. The basic formula for calculating your incentive is the same formula used for calculating severance pay. Remember, the **MAXIMUM** amount that any employee can receive is \$25,000. (The amount received will be even lower after the appropriate taxes, social security, Medicare, etc. are deducted.) We have included a worksheet (at the end of this Guide) to help you **ESTIMATE** your buy-out.

An incentive payment is the amount of severance pay you would get, or \$25,000, whichever is less. Severance pay is figured as if you would get it; you don't have to be eligible for severance pay. (Severance pay is normally only for people who separate involuntarily. Leaving Federal service with an incentive payment is a voluntary action.)

The amount of severance pay would be 1 week's basic pay for each of the first 10 years of your civilian service, plus 2 weeks' basic pay for each year over 10 years. An age adjustment allowance of 10% is added for each year you are over 40. (No credit is given for military service unless the service interrupted otherwise creditable civilian service.) Total severance pay may not exceed one year's pay at the rate the employee is receiving immediately before separation.

6. WHAT MAKES AN EMPLOYEE ELIGIBLE FOR A BUY-OUT?

To receive a VSIP offer (buy-out), an employee must:

- be serving under appointment without time limit,
- have 12 months of continuous Federal service,
- not be a re-employed annuitant,
- not be eligible for disability retirement,
- agree to resign or retire voluntarily during a period designated by the agency, and
- be in a position designated by the agency as eligible for VSIP offers.

7. DOES THE NEW LAW CHANGE ELIGIBILITY FOR RETIREMENT?

No. If you are under FERS or CSRS, you can take regular optional retirement if you are 55 with at least 30 years of service; age 60 with at least 20 years of service; or age 62 with at least 5 years service. If your agency offers early retirement, you must be at least 50 with 20 years of service or have 25 years of service at any age. An employee under FERS also is eligible for an immediate annuity if he/she has 10 years of service and has reached the minimum retirement age (55 if born before 1948, and gradually increasing to 57). An employee under CSRS must meet the 1-out-of-the-last-2-years coverage requirement and all employees must have at least 5 years of civilian service.

8. WHAT DOES AN "APPOINTMENT WITHOUT TIME LIMITATION" MEAN?

An employee on an appointment with a time limit works only until a specified date and then goes off the rolls. The employing agency sets the ending date when it hires the individual and/or when it extends the appointment. For example, temporary and term employees serve with a time limit, so they are not eligible for an incentive payment. Career and career-conditional employees and permanent employees in the excepted service have no time limit so they are eligible.

9. I RETIRED FROM THE MILITARY BUT AM NOW A CIVILIAN EMPLOYEE. CAN I APPLY FOR A SEPARATION INCENTIVE?

Yes, if you are otherwise eligible. The agency will figure the incentive payment only on the basis of your civilian service and any creditable military service which interrupted civilian service.

10. WHEN IS THE EARLIEST I CAN LEAVE WITH AN INCENTIVE PAYMENT? WHEN IS THE LATEST?

Your agency can set windows for buy-outs for any time through March 31, 1995. Your agency may also delay your separation with an incentive payment to no later than March 31, 1997, if your job is essential for continuing operations.

11. IF I MEET ALL THE REQUIREMENTS, DO I AUTOMATICALLY GET AN INCENTIVE PAYMENT IF I LEAVE? WHAT IF MY AGENCY GETS MORE REQUESTS FOR INCENTIVE PAYMENTS THAN ARE NECESSARY TO MEET ITS REDUCED STAFFING TARGETS? HOW WILL IT DECIDE WHICH REQUESTS TO APPROVE?

You are eligible to apply for an incentive payment if you meet all the requirements set by the law and your agency. Agencies may exclude certain jobs or units from the incentive payment offer. In handling applications, the agency must use a fair and objective method to determine the order in which applications will be approved (for example, order of separation date, order of receipt of completed applications, seniority, etc.).

12. WHEN WILL I RECEIVE MY INCENTIVE PAYMENT? WILL IT BE ALL AT ONCE (LUMP SUM) OR MONTHLY? IS IT TAXABLE?

Your agency will send you the incentive payment as soon as possible after the date of your separation but cannot guarantee a specific date. First, the agency must resolve any leave errors, salary offsets, and employee debts to the Government. It is also subject to garnishment for alimony and child support. The incentive payment is taxable. You will receive it as lump sum (less Federal income tax withholding, applicable State and local taxes, and FICA/Medicare taxes).

13. DO I HAVE TO MAKE A COMMITMENT TO LEAVE IF I ACCEPT AN INCENTIVE PAYMENT?

Yes. Your agency will ask you to sign an agreement saying that in exchange for an incentive payment you agree to resign or retire on a specific date. If employees could change their minds, the agency might not be able to meet its downsizing goal.

14. WHAT DOES THE INCENTIVE PAYMENT AGREEMENT SAY?

The agreement says that you agree to leave by a certain date in return for the incentive payment. It also says that if you accept an incentive payment, you will not be eligible for re-employment with the Federal government, in either a temporary or permanent status, or on a personal services contract for 5 years following the effective date of your separation--unless you repay the full amount of the incentive payment. Waivers are allowed only in rare cases, when the needs of the agency (not the employee) warrant it.

15. WHAT RIGHTS AND BENEFITS WOULD I BE GIVING UP TO TAKE AN INCENTIVE PAYMENT TO RETIRE OR RESIGN RATHER THAN WAITING TO BE SEPARATED IN A RIF?

You would give up the following:

- Placement assistance;
- Taking a job with the Federal government within next 5 years unless you pay back the incentive payment;
- Full amount of severance pay (if eligible);
- Discontinued Service Retirement (if eligible); and the option of lump-sum refund of retirement contributions (available to employees separated involuntarily through September 29, 1994).

16. MAY I TAKE A DISCONTINUED SERVICE RETIREMENT, THE LUMP-SUM REFUND OF RETIREMENT CONTRIBUTIONS, AND AN INCENTIVE PAYMENT?

No. Incentives are paid to employees who leave voluntarily. Discontinued Service Retirement is based on an involuntary separation. The lump-sum refund is available only to employees who have a critical medical condition or are separated involuntarily no later than September 29, 1994.

17. IF I LEAVE WITH AN INCENTIVE PAYMENT, CAN I TAKE A JOB IN ANOTHER FEDERAL AGENCY? AM I ELIGIBLE FOR PLACEMENT ASSISTANCE?

If you retire or resign with an incentive payment, you may not take a job with the Government of the United States for 5 years following the day of your separation--unless you pay back the full amount of the incentive payment. This prohibition

covers any kind of employment (for example, permanent, temporary, expert, consultant, re-employed annuitant) as well as personal services contracts. Repayment may be waived only in those rare cases where an individual is the only qualified applicant for a job and the agency head requests the waiver from OPM. If OPM waives the repayment and you are re-employed, you may not move out of that position--unless you repay the incentive payment or unless OPM approves another waiver.

You are not entitled to placement assistance because employees volunteer to leave Federal service with an incentive payment. Placement assistance is for employees who are involuntarily separated.

- 18. SINCE THE LAW PROHIBITS A FEDERAL EMPLOYEE WHO TAKES THE BUY-OUT FROM ENTERING INTO A PERSONAL SERVICES CONTRACT WITH THE FEDERAL GOVERNMENT FOR 5 YEARS, DOES THE BAR APPLY TO SUBCONTRACTORS WHO WORK FOR A FEDERAL CONTRACTOR?**

No. Subcontractors who work for companies under Federal contract are not subject to the 5-year employment bar.

- 19. CAN I ROLL MY INCENTIVE PAYMENT INTO AN INDIVIDUAL RETIREMENT ACCOUNT?**

No.

- 20. CAN I RECEIVE THE BUY-OUT AND SEVERANCE PAY?**

No. Severance Pay is normally only for people who separate involuntarily. Leaving Federal service with an Incentive Payment is a voluntary action.

- 21. IF I DECIDE TO RESIGN, CAN I OPT FOR SEVERANCE PAY IN LIEU OF AN INCENTIVE PAYMENT?**

No. An incentive payment may be made only for a voluntary separation. Severance pay is generally payable only to individuals who separate involuntarily from their positions.

- 22. CAN THE AGENCY DELAY MY SEPARATION UNTIL AFTER THE "WINDOW" AND STILL GIVE ME AN INCENTIVE PAYMENT WHEN I LEAVE?**

Generally, to receive an incentive payment, the effective date of your resignation or retirement must be during the agency's window period. However, the agency may extend individuals in certain positions or whole groups of positions for any period through March 31, 1997, to ensure the accomplishment of the agency's mission.

23. HOW WILL THE AGENCY DECIDE WHICH EMPLOYEES TO EXTEND?

Each agency can set its own policy on which positions are needed to ensure the accomplishment of the agency's mission.

24. CAN I TURN DOWN MY AGENCY'S REQUEST THAT I STAY ON FOR AN ADDITIONAL PERIOD AND LEAVE NOW AND STILL GET THE INCENTIVE PAYMENT?

No. Agencies may approve the incentive payment for certain employees contingent upon their staying to finish essential activities. These activities must be to ensure the accomplishment of the agency's mission. If you are such an employee, you could still resign at any time, or take early retirement during the early retirement window, or take regular retirement if you are eligible, but you may not receive the incentive payment if you leave before the date the agency has set.

25. LEAVING FEDERAL SERVICE WITH THE INCENTIVE PAYMENT IS SUPPOSED TO BE VOLUNTARY. IF I'M ELIGIBLE BUT DON'T CHOOSE TO LEAVE, CAN MY AGENCY RETALIATE BY MOVING ME TO ANOTHER POSITION?

Incentives are for voluntary separations. Coercion is prohibited. However, after the window closes, an agency may find it necessary to move some remaining employees to other positions. Also, later restructuring could mean the agency would have to reassign or even separate employees. To take these actions agencies would have to follow requirements of law, regulation, and applicable negotiated procedures.

26. IF I DECLINE AN OFFER OF AN INCENTIVE, CAN I BE RIFed?

Coercing an employee to take a buy-out is prohibited. However, even if an agency offers them, it is possible that buy-outs will not result in a sufficient number of voluntary separations and the agency may need to carry out a RIF. A buy-out offer does not protect an employee from a RIF. (No RIFs are anticipated at EPA.)

FREQUENTLY-ASKED QUESTIONS (AND ANSWERS) ABOUT VOLUNTARY EARLY RETIREMENT (EARLY-OUT)

1. WHO IS ELIGIBLE FOR VOLUNTARY EARLY RETIREMENT (EARLY-OUT)?

OPM can authorize an agency to offer early retirement to eligible employees. The agency can exclude employees in certain positions that are critical to the agency's operation. The agency may change these positions before the early retirement window closes. Unless you are excluded because you hold one of these positions, you are eligible for early retirement as follows:

- If you are under the Civil Service Retirement System (CSRS), you must have served in a position covered by the CSRS for at least 1 year out of the 2 years immediately before retirement. If you are under FERS, this rule does not apply. You must have at least 5 years civilian service, whether you are retiring under CSRS or FERS.
- You must be at least 50 with 20 years of service or have 25 years of service at any age.
- You must be serving under other than a temporary appointment;
- You must have been on the agency's rolls at least 30 days before the agency requested authority from OPM and have served continuously since that date without a break in service. (Since EPA requested authorization on February 18, 1994, you must have been on the rolls since January 19, 1994).

2. WHAT DOES THE EARLY RETIREMENT "WINDOW" MEAN?

Each agency sets a window, or period of time, during which eligible employees can take early retirement. (EPA's early-out window is from June 15, 1994, to March 31, 1995.) This may coincide with a window during which buy-outs will be offered. If you want to retire early, you must separate during the agency's window. You should turn in your application as soon as possible to make sure you can retire during the window. If your agency offers you an incentive payment contingent upon your staying beyond the window to finish essential work, you do not have to retire during the window, but you must apply during the window.

3. CAN ANYONE WHO IS ELIGIBLE AND WHO APPLIES FOR EARLY RETIREMENT BE ASSURED OF RETIRING EARLY?

No. Just as it does with buy-outs, the agency may set a limit on the number of early retirements it offers. (EPA has not set such a limit at this time.) If an agency receives more applications than it needs, the agency must use a fair and objective method to make decisions (for example, order of separation date, order of receipt of completed applications, seniority, etc.).

4. IF I TAKE EARLY RETIREMENT, IS MY ANNUITY REDUCED?

CSRS employees who retire under the voluntary early retirement authority will have a reduction in their annuity of 2% per year for each year they are under age 55. (The reduction is 1/6 of 1 percent for each full month.) This is a permanent reduction in annuity.

Employees with only FERS service will not have their annuities reduced unless retiring under the MRA+10 provision before age 62. Employees with both CSRS and FERS service will have a reduction only for the CSRS portion of their service.

Special rules apply to the calculation of annuities of employees who have part-time service after 1986.

5. IF I TAKE EARLY RETIREMENT, WHAT HAPPENS TO MY UNUSED SICK LEAVE?

CSRS employees will receive service credit for any unused sick leave in determining their annuity (but they must meet eligibility requirements for retirement before the sick leave is added).

FERS employees do not receive credit for unused sick leave. Employees who were previously under CSRS but who transferred to FERS will receive credit for either the amount of sick leave at the time of the transfer to FERS, or at the time of retirement, whichever is less.

6. CAN I CONTINUE MY GOVERNMENT LIFE INSURANCE INTO RETIREMENT?

You may continue your Federal Employees Group Life Insurance (FEGLI), IF you retire on an immediate annuity and if you have been enrolled in a FEGLI plan ...a) for the 5 years of service immediately preceding retirement; or b) since your first opportunity to enroll. Otherwise, you may not continue it.

7. CAN I CONTINUE MY GOVERNMENT HEALTH INSURANCE INTO RETIREMENT?

Ordinarily, for you to continue your health insurance into retirement, you must have been participating in the Federal Employees Health Benefit Plan (FEHB) program as a subscriber or family member for the five years of service immediately preceding retirement.

However, OPM will waive this requirement for Executive Branch employees who receive a voluntary separation incentive payment (buy-out) under Public law 103-266 and retire between March 30, 1994, and March 31, 1995. In cases of special agency need, the latter date may be extended to no later than March 31, 1997.

The same waiver will be granted to employees who...a) take early-out optional retirement as a result of early-out authority in the Agency; or b) take a discontinued service retirement based on an involuntary separation due to a reduction in force (RIF), directed reassignment, or reclassification to lower grade; or c) were enrolled in FEHB on March 30, 1994.

8. WHAT FORMS DO I NEED TO APPLY FOR EARLY RETIREMENT WITH AN INCENTIVE PAYMENT AND WHERE DO I GET THEM?

Your personnel office will provide these forms to you. You will sign...a) an application for retirement, and b) an incentive payment agreement.

VSIP COMPUTATION WORKSHEET

**Following is a worksheet for use in ESTIMATING
the amount of your buy-out. (The actual calculation
formula is somewhat more complicated and technical.)**

**The worksheet is intended to allow you to calculate the
APPROXIMATE amount of the buy-out you may receive.**

**Although we believe that,
if you follow directions and calculate correctly,
your estimate will be quite close to the actual amount,
neither OPM nor EPA is responsible
for the accuracy of your results.**

VSIP ESTIMATION WORKSHEET

1. Annual salary at time of separation	= \$ _____
2. Weekly rate (line 1 divided by 52)	= \$ _____
3. Years of Service (see a and b below)	= _____
<p>3a. If your length of service is LESS THAN 10 years, enter your length of service on line 3c.</p>	
<p>3b. If your length of service is MORE THAN 10 years:</p> <div style="display: flex; justify-content: flex-end; align-items: center;"> <div style="text-align: right; margin-right: 20px;"> 1) enter your length of service: 2) subtract 10 from your length of service: Total: 3) multiply the result by 2: Total: 4) add 10 to the amount listed in 3: 5) enter this total on line 3c. Total: </div> <div style="text-align: right;"> <u> </u> <u>-10</u> <u> </u> <u>x2</u> <u> </u> <u>+10</u> <u> </u> </div> </div> <p>This is the factor for your adjusted years of service and tells you APPROXIMATELY the number of weeks of severance pay you would be entitled to.</p>	
3c. Adjusted Years of Service	= _____
4. Basic Severance Pay (multiply amount on line 2 by a number on line 3c - Adjusted Years of Service)	= \$ _____
<p>5. Age Adjustment Factor (If you age is above 40, look your age up on the "AGE TABLE AND FACTORS" chart attached. Enter the "factor" number shown.)</p> <p>Age = _____ years and _____ months. Factor = _____</p>	
6. Severance Pay Amount: Multiply line 4 by line 5 factor	= \$ _____
<p>6a. If line 6 exceeds line 1, enter amount on line 1.</p> <p>The amount of severance pay will be</p>	= \$ _____
<p>7. Buy-out Amount:</p> <p>If line 6a exceeds \$25,000, enter \$25,000</p> <p style="text-align: center;">or</p> <p>If line 6a does not exceed \$25,000, but is more than line 1, enter amount on line 1.</p>	
YOUR BUY-OUT AMOUNT	= \$ _____

AGE TABLE AND FACTORS

YRS	MOS	FAC	YRS	MOS	FAC	YRS	MOS	FAC
40	3-5	1.025	48	6-8	1.850	56	9-11	2.675
40	6-8	1.050	48	9-11	1.875	57	0-2	2.700
40	9-11	1.075	49	0-2	1.900	57	3-5	2.725
41	0-2	1.100	49	3-5	1.925	57	6-8	2.750
41	3-5	1.125	49	6-8	1.950	57	9-11	2.775
41	6-8	1.150	49	9-11	1.975	58	0-2	2.800
41	9-11	1.175	50	0-2	2.000	58	3-5	2.825
42	0-2	1.200	50	3-5	2.025	58	6-8	2.850
42	3-5	1.225	50	6-8	2.050	58	9-11	2.875
42	6-8	1.250	50	9-11	2.075	59	0-2	2.900
42	9-11	1.275	51	0-2	2.100	59	3-5	2.925
43	0-2	1.300	51	3-5	2.125	59	6-8	2.950
43	3-5	1.325	51	6-8	2.150	59	9-11	2.975
43	6-8	1.350	51	9-11	2.175	60	0-2	3.000
43	9-11	1.375	52	0-2	2.200	60	3-5	3.025
44	0-2	1.400	52	3-5	2.225	60	6-8	3.050
44	3-5	1.425	52	6-8	2.250	60	9-11	3.075
44	6-8	1.450	52	9-11	2.275	61	0-2	3.100
44	9-11	1.475	53	0-2	2.300	61	3-5	3.125
45	0-2	1.500	53	3-5	2.325	61	6-8	3.150
45	3-5	1.525	53	6-8	2.350	61	9-11	3.175
45	6-8	1.550	53	9-11	2.375	62	0-2	3.200
45	9-11	1.575	54	0-2	2.400	62	3-5	3.225
46	0-2	1.600	54	3-5	2.425	62	6-8	3.250
46	3-5	1.625	54	6-8	2.450	62	9-11	3.275
46	6-8	1.650	54	9-11	2.475	63	0-2	3.300
46	9-11	1.675	55	0-2	2.500	63	3-5	3.325
47	0-2	1.700	55	3-5	2.525	63	6-8	3.350
47	3-5	1.725	55	6-8	2.550	63	9-11	3.375
47	6-8	1.750	55	9-11	2.575	64	0-2	3.400
47	9-11	1.775	56	0-2	2.600	64	3-5	3.425
48	0-2	1.800	56	3-5	2.625	64	6-8	3.450
48	3-5	1.825	56	6-8	2.650	64	9-11	3.475