Increase in coverage status for the Dental Care Insurance plan
50% reduction in the amount selected effective as of the January 1
Increase in amount of Life Insurance coverage

Disability pension is established based on the participant’s earnings, as follows:
- 40% of any excess amount up to an amount of $50,000 in Participant’s Basic Life Insurance
- $5,000 per dependent child aged 24 hours or more
- Without evidence of insurability, if application made within the deadline provided for in contract

- $10,000 for the spouse
- $25,000 for the child

- Plus the following annual lump-sum amounts, if applicable:
  - 40% in the year of the participant’s death
  - 20% in the year of the participant’s death

Disability Pension Reduction
Indexation of Disability Pension
Long Term Disability Insurance

<table>
<thead>
<tr>
<th>Plan A:</th>
<th>A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S/T/U/V/W/X/Y/Z</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.10%</td>
<td>$0.00 $0.00 $0.00 $0.00 $0.00 $0.00 $0.00 $0.00 $0.00</td>
</tr>
<tr>
<td>0.15%</td>
<td>$0.05 $0.05 $0.05 $0.05 $0.05 $0.05 $0.05 $0.05 $0.05</td>
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<tr>
<td>0.20%</td>
<td>$0.10 $0.10 $0.10 $0.10 $0.10 $0.10 $0.10 $0.10 $0.10</td>
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<tr>
<td>0.25%</td>
<td>$0.15 $0.15 $0.15 $0.15 $0.15 $0.15 $0.15 $0.15 $0.15</td>
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<tr>
<td>0.30%</td>
<td>$0.20 $0.20 $0.20 $0.20 $0.20 $0.20 $0.20 $0.20 $0.20</td>
</tr>
<tr>
<td>0.35%</td>
<td>$0.25 $0.25 $0.25 $0.25 $0.25 $0.25 $0.25 $0.25 $0.25</td>
</tr>
<tr>
<td>0.40%</td>
<td>$0.30 $0.30 $0.30 $0.30 $0.30 $0.30 $0.30 $0.30 $0.30</td>
</tr>
<tr>
<td>0.45%</td>
<td>$0.35 $0.35 $0.35 $0.35 $0.35 $0.35 $0.35 $0.35 $0.35</td>
</tr>
<tr>
<td>0.50%</td>
<td>$0.40 $0.40 $0.40 $0.40 $0.40 $0.40 $0.40 $0.40 $0.40</td>
</tr>
<tr>
<td>0.55%</td>
<td>$0.45 $0.45 $0.45 $0.45 $0.45 $0.45 $0.45 $0.45 $0.45</td>
</tr>
<tr>
<td>0.60%</td>
<td>$0.50 $0.50 $0.50 $0.50 $0.50 $0.50 $0.50 $0.50 $0.50</td>
</tr>
<tr>
<td>0.65%</td>
<td>$0.55 $0.55 $0.55 $0.55 $0.55 $0.55 $0.55 $0.55 $0.55</td>
</tr>
<tr>
<td>0.70%</td>
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</tr>
<tr>
<td>0.75%</td>
<td>$0.65 $0.65 $0.65 $0.65 $0.65 $0.65 $0.65 $0.65 $0.65</td>
</tr>
<tr>
<td>0.80%</td>
<td>$0.70 $0.70 $0.70 $0.70 $0.70 $0.70 $0.70 $0.70 $0.70</td>
</tr>
<tr>
<td>0.85%</td>
<td>$0.75 $0.75 $0.75 $0.75 $0.75 $0.75 $0.75 $0.75 $0.75</td>
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<tr>
<td>0.90%</td>
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</tr>
<tr>
<td>0.95%</td>
<td>$0.85 $0.85 $0.85 $0.85 $0.85 $0.85 $0.85 $0.85 $0.85</td>
</tr>
<tr>
<td>1.00%</td>
<td>$0.90 $0.90 $0.90 $0.90 $0.90 $0.90 $0.90 $0.90 $0.90</td>
</tr>
</tbody>
</table>

Note:
- Add 9% sales tax.
Health Insurance

Participation in one of the 3 Health Insurance plans is compulsory (with waiver privilege). Unless otherwise specified, expenses are reimbursed at 80% and the amount indicated, if any, is the maximum reimbursable amount, per insured. To be eligible, expenses incurred for services or supplies, examinations, care, expenses or their surplus, must meet the reasonable standards of the common practice of the health professionals involved.

Benefits indicated with an asterisk (*) require a medical prescription to be eligible for reimbursement.

**Prescription Drugs**

All eligible expenses are reimbursed at 80%, following application of the deductible, if any. If you choose to purchase a brand name drug instead of any existing generic equivalent, the amount of reimbursement will be determined in accordance with its lowest cost generic equivalent*. Besides, the amount taken into account in the calculation of the annual out-of-pocket maximum will be based on the lowest cost generic equivalent.

*It is possible to obtain a reimbursement based on the cost of the brand name drug that cannot be substituted for medical reasons, by submitting the appropriate form, duly completed by the attending physician, and provided the request is approved by SSI.

<table>
<thead>
<tr>
<th>Health 1</th>
<th>Health 2</th>
<th>Health 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Direct payment card</strong></td>
<td><strong>150 annual deductible / certificate</strong></td>
<td><strong>80% of eligible expenses (100% if the annual expenses exceed $200 / certificate)</strong></td>
</tr>
<tr>
<td><strong>Sclerosing injections</strong> = $28 / day, reimbursement combined with prescription drugs</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 2020 Premium Rates (1) per 14-day period for the following coverage

<table>
<thead>
<tr>
<th>Health 1</th>
<th>Health 2</th>
<th>Health 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual</strong></td>
<td>$76.75</td>
<td>$59.03</td>
</tr>
<tr>
<td><strong>Single-parent</strong></td>
<td>$114.75</td>
<td>$88.14</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$182.43</td>
<td>$142.57</td>
</tr>
</tbody>
</table>

Depending on your situation you could be allowed to Increase your Health Insurance coverage, without the requirement for evidence of insurability. You are also allowed to decrease (at any time) if you have completed the minimum participation period of 24 months (Health 2 and 3). The increase or decrease in coverage under the Health Insurance plan will be effective at any time if you have completed the minimum participation period of 24 months (Health 2 and 3). The increase or decrease in coverage under the Health Insurance plan will be effective on the first day of the pay period following the date the request is received by your employer.

### Dental Care Insurance

Participation is optional for all employees eligible for this plan, provided the plan is in force in their group and an enrolment rate is at least 50%.

The following is provided for information purposes only. For the complete list of eligible expenses, please refer to your booklet.

**Preventive Dental Care (50%)**

Preventive, recall or periodic examination (1 examination / 9 months)
Scaling, polishing, fluoride application (1 times / 9 months)
X-rays
Pit and fissure sealants

Lab examinations, tests
Retainers
Local anesthetics

**Basic Dental Care (shared 50% deductible, 80%)**

Analog, composite or restorative treatment or consultation
Root canal treatment, root amputation (endodontics)
Gum surgery, graft (periodontics)
Removal of teeth and other surgeries

**Major Restorative Care** (shared 50% deductible, 50%)
Crowns
Removable denture (complete or partial)
Fixed bridge

### Annual deductible

The $10 annual deductible (per certificate) covers both Basic Dental Care and Major Restorative Care coverage.

**Progressive maximum reimbursement**

1st calendar year during which coverage starts: $600 / insured person
2nd calendar year: $900 / insured person
3rd calendar year and thereafter: $1,000 / insured person

Note: Participants may choose a coverage status (Individual, Single-Parent or Family) different than that for Health Insurance.

Note 2: The minimum duration of participation in the Dental Care Plan is 48 months.

### 2020 Premium Rates (1) per 14-day period for the following coverage

<table>
<thead>
<tr>
<th>Health 1</th>
<th>Health 2</th>
<th>Health 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual</strong></td>
<td>$12.42</td>
<td>$10.63</td>
</tr>
<tr>
<td><strong>Single-parent</strong></td>
<td>$18.89</td>
<td>$16.15</td>
</tr>
</tbody>
</table>

(1) Add 9% sales tax.
Health Insurance

Participation in one of the 2 Health insurance plans is compulsory (with waiver privilege). Unless otherwise specified, expenses are reimbursed at 80% and the amount indicated if any, is the maximum reimbursable amount, per insured. To be eligible, expenses incurred for services or supplies, examinations, care, expenses on their sample, must be in accordance with the reasonable standards of the common practice of the health professionals involved.

Benefits indicated with an asterisk (*) require a medical prescription to be eligible for reimbursement.

**Prescription Drugs**

- All eligible expenses are reimbursed at 80%, following application of the deductible, if any. If you choose to purchase a brand name drug instead of any existing generic equivalent, the amount of reimbursement will be determined in accordance with its lowest cost generic equivalent.
- Besides, the amount taken into account in the calculation of the annual out-of-pocket maximum will be based on the lowest cost generic equivalent.
- It is possible to obtain a reimbursement based on the cost of the brand name drug that cannot be substituted for medical reasons, by submitting the appropriate form, duly completed and certified as accurate, without the requirement for evidence of insurability. You are also allowed to decrease your Health Insurance coverage at any time if you have completed the minimum duration of participation in the Dental Care Plan.

**Healthcare in Canada**

- 80% of eligible expenses (100% if the annual expenses exceed $920/certificate)
- 80% of eligible expenses (100% if the annual expenses exceed $920/certificate)
- 80% of eligible expenses (100% if the annual expenses exceed $920/certificate)

**Other Benefits**

- Sclerosing injections = $28 / day, reimbursement combined with prescription drugs
- 80% of eligible expenses (100% if the annual expenses exceed $920/certificate)
- 80% of eligible expenses (100% if the annual expenses exceed $920/certificate)
- 80% of eligible expenses (100% if the annual expenses exceed $920/certificate)

- Direct payment card
- $50 annual deductible / certificate
- 10% of eligible expenses (100% if the annual expenses exceed $500 / certificate)
- Sclerosing injections = $28 / day, reimbursement combined with prescription drugs

Depending on your situation you could be allowed to increase your Health Insurance coverage, without the requirement for evidence of insurability. You are also allowed to decrease it at any time if you have completed the minimum participation period of 24 months (Health 2 and 3). The increase or decrease in coverage under the Health Insurance plan will be effective on the first day of the pay period following the date the request is received by your employer.

**2020 Premium Rates** per 14-day period for the following coverage

<table>
<thead>
<tr>
<th>Health Insurance</th>
<th>Health 1</th>
<th>Health 2</th>
<th>Health 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$76.75</td>
<td>$76.75</td>
<td>$76.75</td>
</tr>
<tr>
<td>Single-parent</td>
<td>$114.75</td>
<td>$114.75</td>
<td>$114.75</td>
</tr>
<tr>
<td>Family</td>
<td>$182.43</td>
<td>$182.43</td>
<td>$182.43</td>
</tr>
</tbody>
</table>

| Dental Care Insurance |

Participation is optional for all employees eligible for this plan, provided the plan is in force in their group and an enrolment rate of at least 50%.

The following is provided for information purposes only. For the complete list of eligible expenses, please refer to your booklet.

**Preventive Dental Care**

- Precautions, periodic or recall examination (1 examination / 9 months)
- Scaling, polishing, fluoride application (1 time / 9 months)
- X-rays
- Pit and fissure sealants
- Lab examinations, tests
- Restorations

**Basic Dental Care**

- (Shared $50 deductible, 80%)
- Amalgam, composite or resin restoration
- Root canal treatment, root amputation (endodontics)
- Gum surgery, graft (periodontics)
- Removal of teeth and other surgeries

**Major Restorative Care**

- (Shared $50 deductible, 50%)
- Crown
- Removable denture (complete or partial)
- Fixed bridge

**Annual deductible**

- The $10 annual deductible (per certificate) covers both Basic Dental Care and Major Restorative Care coverage.

**Progressive maximum reimbursement**

- 1st calendar year during which coverage starts:
  - $600 / insured person
- 2nd calendar year:
  - $900 / insured person
- 3rd calendar year and thereafter:
  - $1,500 / insured person

Note 1: Participants may choose a coverage status (individual, single-parent or family) different than that for Health Insurance.

Note 2: The minimum duration of participation in the Dental Care Plan is 48 months.

**2020 Premium Rates** per 14-day period for the following coverage

| Individual | $44.75 | $76.75 | $114.75 |
| Single-parent | $12.42 | $24.84 | $18.89 |
| Family | $44.75 | $76.75 | $114.75 |

<table>
<thead>
<tr>
<th>1st</th>
<th>2nd</th>
<th>3rd</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500 / insured person</td>
<td>$500 / insured person</td>
<td>$500 / insured person</td>
</tr>
</tbody>
</table>

(1) Add 9% sales tax.
Duration of Disability Pension
For as long as the total disability lasts, based on the definition applicable, up to age 65.

Benefit Amount
Disability pension is established based on the participant’s earnings, as follows:

- 42.5% of the next $40,000
- 45% of the next $40,000
- 50% of the next $40,000
- 60% of the next $40,000

Subject to the following:

- Maximum benefit amount of $10,000
- Maximum benefit amount of $20,000
- Maximum benefit amount of $25,000
- Maximum benefit amount of $35,000

Disability Pension Reduction
- 50% reduction in the amount selected effective as of the January 1 following the Participant’s 65th birthday

Spouse’s Optional Life Insurance
- Participation in Dependents’ Basic Life Insurance coverage is a prerequisite
- Evidence of insurability is required
- 50% reduction in the amount selected effective as of the January 1 following the Participant’s 65th birthday

Life Insurance

Definition of Fatal Disability
The union has the choice of two possible definitions:

- Plan A (basic definition)
- Plan B (definition offering better protection)

A state of incapacity resulting from an illness, including surgical procedures directly related to family planning, an accident or complication of a pregnancy, requiring medical care and which, during the first 48 months of disability, completely prevents the person from carrying out the normal duties of the employment or any comparable employment with similar remuneration offered to the employee by the employer and, after the first 48 months of disability, completely prevents the person from carrying out any remunerative work for which the individual is reasonably prepared as a result of education, training and experience.

- Plan B (definition offering better protection)

A state of incapacity resulting from an illness, including surgical procedures directly related to family planning, an accident or complication of a pregnancy, requiring medical care and which completely prevents the person from carrying out the normal duties of employment or any comparable employment with similar remuneration offered to the employee by the employer. This definition applies up to age 65.

Elimination Period
104 weeks of total disability.

Long Term Disability Insurance

Compulsory (with waiver privilege)

Definition of Fatal Disability
The union has the choice of two possible definitions:

- Plan A (basic definition)
- Plan B (definition offering better protection)

A state of incapacity resulting from an illness, including surgical procedures directly related to family planning, an accident or complication of a pregnancy, requiring medical care and which, during the first 48 months of disability, completely prevents the person from carrying out the normal duties of the employment or any comparable employment with similar remuneration offered to the employee by the employer and, after the first 48 months of disability, completely prevents the person from carrying out any remunerative work for which the individual is reasonably prepared as a result of education, training and experience.

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Long Term Disability Insurance

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Elimination Period
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Elimination Period
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Long Term Disability Insurance

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- Plan B (definition offering better protection)

A state of incapacity resulting from an illness, including surgical procedures directly related to family planning, an accident or complication of a pregnancy, requiring medical care and which completely prevents the person from carrying out the normal duties of employment or any comparable employment with similar remuneration offered to the employee by the employer. This definition applies up to age 65.

Elimination Period
104 weeks of total disability.
**Increase in coverage status for the Dental Care Insurance plan**

- Death of the spouse or a dependent child
- From one (1) to ten (10) additional units of $10,000
- 60% of the first $20,000 in gross annual salary
- Marriage, civil union, separation or divorce
- $5,000 per dependent child aged 24 hours or more
- $400 per dependent child aged 18 and over
- Etc.

**Increase in amount of Life Insurance coverage**

**Plan A**
- 40% of any excess amount
- First $50,000 without evidence of insurability, if application made before the deadline

**Plan B**
- (definition offering better protection)
- A state of incapacity resulting from an illness, including surgical procedures directly related to family planning, an accident or complication of a pregnancy, requiring medical care and which completely prevents the person from carrying out the normal duties of employment or any comparable employment with similar remuneration offered to the employee by another employer. This definition applies up to age 65 or any comparable employment with similar remuneration offered to the employee by the employer.

**Definition of Total Disability**
- Compulsory (with waiver privilege)
- Long Term Disability Insurance
- Participant’s Life Insurance
- Participant’s Life Insurance
- Participant’s Life Insurance

**Benefit Amount**
- Disability is established based on the participant’s earnings, as follows: 60% of the first $20,000 in gross annual salary
- 42.5% of the next $40,000
- 40% of any excess amount
- Plus the following annual lump-sum amounts, if applicable: $2,000 for the spouse
- $1,000 per dependent child aged 18 and over

**Indexation of Disability Pension**

- On January 1st of each year based on the QPP index (maximum 3%)
- Participant’s Life Insurance
- Participant’s Life Insurance
- Participant’s Life Insurance

**Disability Pension Reduction**

- 86% of the gross amount of the retirement pension payable by Retraite Québec (e.g. RREGOP) or by another private retirement plan
- Gross amount of the retirement pension paid by the QPP or the CPP
- Gross amount of the disability pension payable by the QDIE, CRAA or by any other social legislation
- Gross amount of the disability pension payable by the QPP or the CPP
- Etc.

**Possible Changes following a life event**

Certain events in life render you eligible to increase your coverage without the requirement for evidence of insurability, provided the request for change is received in accordance with contract provisions (such as deadlines). Below you will find a list of the events that are recognized in this sense and the related possible changes.

**Possible Changes**

- Increase in coverage status for the Dental Care Insurance plan
- Increase in amount of Life Insurance coverage
- etc.

**Notes**

- For the Life Insurance Plan, this event provides eligibility for Dependent’s Basic Life Insurance Plan only.
- This event is recognized only for an increase in coverage under the Life Insurance Plan.

<table>
<thead>
<tr>
<th>Age Under</th>
<th>20 to 30</th>
<th>30 to 34</th>
<th>35 to 39</th>
<th>40 to 44</th>
<th>45 to 49</th>
<th>50 to 54</th>
<th>55 to 59</th>
<th>60 to 64</th>
<th>65 or over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of coverage for Participant</td>
<td>$10,000</td>
<td>$20,000</td>
<td>$50,000</td>
<td>$75,000</td>
<td>$100,000</td>
<td>$125,000</td>
<td>$150,000</td>
<td>$175,000</td>
<td>$200,000</td>
</tr>
<tr>
<td>Premium per 14-day period</td>
<td>$0.40</td>
<td>$0.45</td>
<td>$0.60</td>
<td>$0.83</td>
<td>$1.30</td>
<td>$2.18</td>
<td>$3.80</td>
<td>$5.30</td>
<td>$7.10</td>
</tr>
<tr>
<td>Note:</td>
<td>(1) Add 9% sales tax.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Increase in coverage status for the Dental Care Insurance plan

- 50% reduction in the amount selected effective as of the January 1

Plan B: (offering better protection)

A state of incapacity resulting from an illness, including surgical procedures directly related to family planning, an accident or complication of a pregnancy, requiring medical care and which, during the first 48 months of disability, completely prevents the person from carrying out the normal duties of the employment or any comparable employment with similar remuneration offered to the employee by the employer and, after the first 48 months of disability, completely prevents the person from carrying out any remunerative work for which the individual is reasonably prepared as a result of education, training and experience.

Plan B: (definition offering better protection)

A state of incapacity resulting from an illness, including surgical procedures directly related to family planning, an accident or complication of a pregnancy, requiring medical care and which completely prevents the person from carrying out the normal duties of employment or any comparable employment with similar remuneration offered to the employee by the employer. This definition applies up to age 65.

1. Increase in amount of Life Insurance coverage

- Death of the spouse or a dependent child

Termination of the spouse’s or dependent children’s insurance eligibility to Dependent’s Basic Life Insurance

Without evidence of insurability, if application made before the deadline

- Marriage, civil union, separation or divorce

- Birth or adoption of a child

Without evidence of insurability, if application made within the deadline provided for in contract

- Disability pension is established based on the participant’s earnings, as follows:

Disability Pension Reduction

104 weeks of total disability

Duration of Disability Pension

For as long as the total disability lasts, based on the definition applicable, up to age 65

Spouse’s Optional Life Insurance

Available upon request

Minimum compulsory coverage amount of $10,000, with right to opt out

1. Increase in coverage status for the Dental Care Insurance plan

- 50% reduction in the amount selected effective as of the January 1

Choice of coverage from $25,000 to $300,000

- Increase in amount of Life Insurance coverage

- Marriage, civil union, separation or divorce

- Birth or adoption of a child

- Termination of the spouse’s or dependent children’s insurance eligibility to Dependent’s Basic Life Insurance

- Death of the spouse or a dependent child

For the Life Insurance Plan, this event provides eligibility for Dependent’s Basic Life Insurance Plan only

- This event is recognized only for an increase in coverage under the Life Insurance Plan.

Note: (1) Add 9% sales tax.

Additional Information:

- Premium for Spouse’s Optional Life Insurance is added to premium for Dependents’ Basic Life Insurance.

2020 Premium Rates (1) per 14-day period

<table>
<thead>
<tr>
<th>Age Under 30</th>
<th>30 to 34</th>
<th>35 to 44</th>
<th>45 to 54</th>
<th>55 to 64</th>
<th>65 to 69</th>
<th>70 to 74</th>
<th>75 to 79</th>
<th>80 to 84</th>
<th>85 to 89</th>
<th>90 to 94</th>
<th>95 to 99</th>
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</thead>
<tbody>
<tr>
<td>Participants’ Life Insurance</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
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<tr>
<td>Dependents’ Basic Life Insurance</td>
<td>$0.40</td>
<td>$0.45</td>
<td>$0.60</td>
<td>$0.83</td>
<td>$1.30</td>
<td>$2.18</td>
<td>$3.80</td>
<td>$5.30</td>
<td>$5.50</td>
<td>$6.60</td>
<td>$8.70</td>
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<tr>
<td>Participant’s Basic Life Insurance</td>
<td>$0.40</td>
<td>$0.45</td>
<td>$0.60</td>
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- Participant’s Life Insurance

- Dependent’s Basic Life Insurance

- Participant’s Basic Life Insurance

- Minimum compulsory coverage amount of $10,000, with right to opt out

- 1/10th of $10,000

- 0.886% of earnings

- 0.9% of earnings

- 1.0% of earnings

- 1.1% of earnings

- 1.2% of earnings

- 1.3% of earnings

- 1.4% of earnings

- 1.5% of earnings

- 1.6% of earnings

- 1.7% of earnings

- 1.8% of earnings

- 1.9% of earnings

- 2.0% of earnings

- 2.1% of earnings

- 2.2% of earnings

- 2.3% of earnings

- 2.4% of earnings

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- 10.0% of earnings