Year	Age	Monthly Rate/$1000 (1)	Theoretical Annual Premium	Actual Annual Premium (2)	Difference	PV	Cumulative PV
2019	56	$ 0.97	$ 6,052.80	$ 14,341.04	$ 8,288.24	$8,288.24	
2020	57	$ 0.97	$ 6,052.80	$ 14,341.04	$ 8,288.24	$7,746.02	$16,034.26
2021	58	$ 0.97	$ 6,052.80	$ 14,341.04	$ 8,288.24	$7,239.27	$23,273.53
2022	59	$ 0.97	$ 6,052.80	$ 14,341.04	$ 8,288.24	$6,765.67	$30,039.20
2023	60	$ 1.47	$ 9,172.80	$ 15,901.04	$ 6,728.24	$5,132.94	$35,172.14
2024	61	$ 1.47	$ 9,172.80	$ 15,901.04	$ 6,728.24	$4,797.14	$39,969.29
2025	62	$ 1.47	$ 9,172.80	$ 15,901.04	$ 6,728.24	$4,483.31	$44,452.60
2026	63	$ 1.47	$ 9,172.80	$ 15,901.04	$ 6,728.24	$4,190.01	$48,642.61
2027	64	$ 1.47	$ 9,172.80	$ 15,901.04	$ 6,728.24	$3,915.90	$52,558.50
2028	65	$ 2.87	$ 17,908.80	$ 20,269.04	$ 2,360.24	$1,283.81	$53,842.32
2029	66	$ 2.87	$ 17,908.80	$ 20,269.04	$ 2,360.24	$1,199.83	$55,042.14
2030	67	$ 2.87	$ 17,908.80	$ 20,269.04	$ 2,360.24	$1,121.33	$56,163.48
2031	68	$ 2.87	$ 17,908.80	$ 20,269.04	$ 2,360.24	$1,047.97	$57,211.45
2032	69	$ 2.87	$ 17,908.80	$ 20,269.04	$ 2,360.24	$979.42	$58,190.87

Notes:

(1) Premium is theoretical based upon non-tobacco rates from Standard Schedule dated 12/14/18

(2) Calculated by sum of 9 purchased policies plus $260,000 of Standard Life Term at monthly rates list in Column C

(3) Discount Rate from 9/30/17 Fort Lauderdale CAFR for Net OPEB Liability Calculation

Amount	$ 520,000.00
Discount Rate (3)	7%