

Year 1

YOE	Step	FM10	FM11	FM12	FM13	FM14	FM15	FM16	FM17	FM18	FM19	FM20
0	1	22.32	22.53	24.60	26.08	27.12	28.47	34.60	36.68	40.06	42.46	44.17
1	2	23.12	23.34	25.49	27.02	28.10	29.49	35.85	38.00	41.50	43.99	45.76
2	3	23.88	24.11	26.33	27.91	29.03	30.46	37.03	39.25	42.87	45.44	47.27
3	4	24.60	24.83	27.12	28.75	29.90	31.37	38.14	40.43	44.16	46.80	48.69
4	5	25.29	25.53	27.88	29.56	30.74	32.25	39.21	41.56	45.40	48.11	50.05
5	6	25.95	26.19	28.60	30.33	31.54	33.09	40.23	42.64	46.58	49.36	51.35
6	7	26.57	26.82	29.29	31.06	32.30	33.88	41.20	43.66	47.70	50.54	52.58
7	8	27.15	27.41	29.93	31.74	33.01	34.63	42.11	44.62	48.75	51.65	53.74
8	9	27.69	27.96	30.53	32.37	33.67	35.32	42.95	45.51	49.73	52.68	54.81
9	10	28.19	28.46	31.08	32.95	34.28	35.96	43.72	46.33	51.13	53.80	55.80
10	11	28.64	28.92	31.58	33.48	34.83	36.54	44.42	47.07	51.44	54.49	56.69
11	12	29.07	29.35	32.05	33.98	35.35	37.09	45.09	47.78	52.21	55.31	57.54
12	13	29.48	29.76	32.50	34.46	35.84	37.61	45.72	48.45	52.94	56.08	58.35
13	14	29.86	30.15	32.92	34.91	36.31	38.10	46.31	49.08	53.63	56.81	59.11
14	15	30.22	30.51	33.32	35.33	36.75	38.56	46.87	49.67	54.27	57.49	59.82
15	16	30.57	30.86	33.70	35.74	37.17	39.00	47.41	50.24	54.89	58.15	60.51
16	17	30.91	31.20	34.07	36.13	37.58	39.43	47.93	50.79	55.49	58.79	61.18
17	18	31.23	31.53	34.43	36.51	37.97	39.84	48.43	51.32	56.07	59.41	61.82
18	19	31.54	31.85	34.77	36.88	38.35	40.24	48.91	51.83	56.63	60.00	62.44
19+	20	31.90	32.21	35.17	37.28	38.77	40.71	49.48	52.45	57.28	60.72	63.16

FM21	FM22	FM23	FM24	FM25	FM26	FM27	FM28
46.37	46.82	48.69	49.15	51.13	51.61	54.20	53.68
48.04	48.51	50.44	50.92	52.97	53.47	56.15	55.61
49.63	50.11	52.10	52.60	54.72	55.23	58.00	57.45
51.12	51.61	53.66	54.18	56.36	56.89	59.74	59.17
52.55	53.06	55.16	55.70	57.94	58.48	61.41	60.83
53.92	54.44	56.59	57.15	59.45	60.00	63.01	62.41
55.21	55.75	57.95	58.52	60.88	61.44	64.52	63.91
56.42	56.98	59.22	59.81	62.22	62.79	65.94	65.32
57.55	58.12	60.40	61.01	63.46	64.05	67.26	66.63
58.59	59.17	61.49	62.11	64.60	65.20	68.47	67.83
59.53	60.12	62.47	63.10	65.63	66.24	69.57	68.92
60.42	61.02	63.41	64.05	66.61	67.23	70.61	69.95
61.27	61.87	64.30	64.95	67.54	68.17	71.60	70.93
62.07	62.67	65.14	65.79	68.42	69.06	72.53	71.85
62.81	63.42	65.92	66.58	69.24	69.89	73.40	72.71
63.53	64.15	66.68	67.35	70.04	70.69	74.24	73.55
64.23	64.86	67.41	68.09	70.81	71.47	75.06	74.36
64.90	65.54	68.12	68.80	71.55	72.22	75.85	75.14
65.55	66.20	68.80	69.49	72.27	72.94	76.61	75.89
66.31	66.95	69.65	70.29	73.12	73.83	77.51	76.77

Year 2- 2%

YOE	Step	FM10	FM11	FM12	FM13	FM14	FM15	FM16	FM17	FM18	FM19	FM20
0	1	22.77	22.98	25.09	26.60	27.66	29.04	35.29	37.41	40.86	43.31	45.05
1	2	23.58	23.81	26.00	27.56	28.66	30.08	36.57	38.76	42.33	44.87	46.68
2	3	24.36	24.59	26.86	28.47	29.61	31.07	37.77	40.04	43.73	46.35	48.22
3	4	25.09	25.33	27.66	29.33	30.50	32.00	38.90	41.24	45.04	47.74	49.66
4	5	25.80	26.04	28.44	30.15	31.35	32.90	39.99	42.39	46.31	49.07	51.05
5	6	26.47	26.71	29.17	30.94	32.17	33.75	41.03	43.49	47.51	50.35	52.38
6	7	27.10	27.36	29.88	31.68	32.95	34.56	42.02	44.53	48.65	51.55	53.63
7	8	27.69	27.96	30.53	32.37	33.67	35.32	42.95	45.51	49.73	52.68	54.81
8	9	28.24	28.52	31.14	33.02	34.34	36.03	43.81	46.42	50.72	53.73	55.91
9	10	28.75	29.03	31.70	33.61	34.97	36.68	44.59	47.26	51.13	53.80	56.92
10	11	29.21	29.50	32.21	34.15	35.53	37.27	45.31	48.01	52.47	55.58	57.82
11	12	29.65	29.94	32.69	34.66	36.06	37.83	45.99	48.74	53.25	56.42	58.69
12	13	30.07	30.36	33.15	35.15	36.56	38.36	46.63	49.42	54.00	57.20	59.52
13	14	30.46	30.75	33.58	35.61	37.04	38.86	47.24	50.06	54.70	57.95	60.29
14	15	30.82	31.12	33.99	36.04	37.49	39.33	47.81	50.66	55.36	58.64	61.02
15	16	31.18	31.48	34.37	36.45	37.91	39.78	48.36	51.24	55.99	59.31	61.72
16	17	31.53	31.82	34.75	36.85	38.33	40.22	48.89	51.81	56.60	59.97	62.40
17	18	31.85	32.16	35.12	37.24	38.73	40.64	49.40	52.35	57.19	60.60	63.06
18	19	32.17	32.49	35.47	37.62	39.12	41.04	49.89	52.87	57.76	61.20	63.69
19+	20	32.54	32.85	35.87	38.03	39.55	41.52	50.47	53.50	58.43	61.93	64.42

FM21	FM22	FM23	FM24	FM25	FM26	FM27	FM28
47.30	47.76	49.66	50.13	52.15	52.64	55.28	54.75
49.00	49.48	51.45	51.94	54.03	54.54	57.27	56.72
50.62	51.11	53.14	53.65	55.81	56.33	59.16	58.60
52.14	52.64	54.73	55.26	57.49	58.03	60.93	60.35
53.60	54.12	56.26	56.81	59.10	59.65	62.64	62.05
55.00	55.53	57.72	58.29	60.64	61.20	64.27	63.66
56.31	56.87	59.11	59.69	62.10	62.67	65.81	65.19
57.55	58.12	60.40	61.01	63.46	64.05	67.26	66.63
58.70	59.28	61.61	62.23	64.73	65.33	68.61	67.96
59.76	60.35	62.72	63.35	65.89	66.50	69.84	69.19
60.72	61.32	63.72	64.36	66.94	67.56	70.96	70.30
61.63	62.24	64.68	65.33	67.94	68.57	72.02	71.35
62.50	63.11	65.59	66.25	68.89	69.53	73.03	72.35
63.31	63.92	66.44	67.11	69.79	70.44	73.98	73.29
64.07	64.69	67.24	67.91	70.62	71.29	74.87	74.16
64.80	65.43	68.01	68.70	71.44	72.10	75.72	75.02
65.51	66.16	68.76	69.45	72.23	72.90	76.56	75.85
66.20	66.85	69.48	70.18	72.98	73.66	77.37	76.64
66.86	67.52	70.18	70.88	73.72	74.40	78.14	77.41
67.64	68.29	71.04	71.70	74.58	75.31	79.06	78.31

Year 3- 3%

YOE	Step	FM10	FM11	FM12	FM13	FM14	FM15	FM16	FM17	FM18	FM19	FM20
0	1	23.22	23.44	25.59	27.13	28.22	29.62	36.00	38.16	41.68	44.18	45.95
1	2	24.05	24.28	26.52	28.11	29.24	30.68	37.30	39.54	43.18	45.77	47.61
2	3	24.84	25.08	27.39	29.04	30.20	31.69	38.53	40.84	44.60	47.28	49.18
3	4	25.59	25.83	28.22	29.91	31.11	32.64	39.68	42.06	45.94	48.69	50.66
4	5	26.31	26.56	29.01	30.75	31.98	33.55	40.79	43.24	47.23	50.05	52.07
5	6	27.00	27.25	29.76	31.56	32.81	34.43	41.86	44.36	48.46	51.35	53.42
6	7	27.64	27.90	30.47	32.31	33.60	35.25	42.86	45.42	49.63	52.58	54.70
7	8	28.25	28.52	31.14	33.02	34.34	36.03	43.81	46.42	50.72	53.74	55.91
8	9	28.81	29.09	31.76	33.68	35.03	36.75	44.69	47.35	51.74	54.81	57.02
9	10	29.33	29.61	32.34	34.28	35.66	37.41	45.49	48.20	51.13	53.80	58.05
10	11	29.80	30.09	32.86	34.83	36.24	38.02	46.21	48.97	53.52	56.69	58.98
11	12	30.24	30.54	33.34	35.35	36.78	38.59	46.91	49.71	54.32	57.54	59.86
12	13	30.67	30.96	33.81	35.85	37.29	39.13	47.57	50.41	55.08	58.35	60.71
13	14	31.07	31.37	34.25	36.32	37.78	39.64	48.18	51.06	55.80	59.11	61.50
14	15	31.44	31.74	34.67	36.76	38.23	40.12	48.76	51.68	56.46	59.81	62.24
15	16	31.81	32.11	35.06	37.18	38.67	40.58	49.33	52.27	57.11	60.50	62.95
16	17	32.16	32.46	35.45	37.59	39.10	41.02	49.87	52.84	57.73	61.17	63.65
17	18	32.49	32.80	35.82	37.99	39.50	41.45	50.39	53.39	58.34	61.81	64.32
18	19	32.81	33.14	36.17	38.37	39.90	41.87	50.89	53.92	58.92	62.42	64.96
19+	20	33.19	33.51	36.59	38.79	40.34	42.35	51.48	54.57	59.59	63.17	65.71

FM21	FM22	FM23	FM24	FM25	FM26	FM27	FM28
48.24	48.71	50.66	51.14	53.20	53.70	56.39	55.85
49.98	50.47	52.48	52.98	55.11	55.63	58.42	57.86
51.64	52.13	54.20	54.73	56.93	57.46	60.34	59.77
53.19	53.70	55.83	56.37	58.64	59.19	62.15	61.56
54.67	55.20	57.39	57.95	60.28	60.84	63.89	63.29
56.10	56.64	58.88	59.46	61.85	62.42	65.56	64.93
57.44	58.00	60.29	60.88	63.34	63.92	67.13	66.49
58.70	59.28	61.61	62.23	64.73	65.33	68.60	67.96
59.88	60.47	62.84	63.47	66.02	66.64	69.98	69.32
60.96	61.56	63.97	64.62	67.21	67.83	71.24	70.57
61.94	62.55	64.99	65.65	68.28	68.92	72.38	71.70
62.86	63.49	65.97	66.64	69.30	69.95	73.46	72.78
63.75	64.37	66.90	67.57	70.27	70.92	74.49	73.80
64.58	65.20	67.77	68.45	71.18	71.85	75.46	74.75
65.35	65.98	68.58	69.27	72.04	72.71	76.37	75.65
66.10	66.74	69.37	70.07	72.87	73.55	77.24	76.52
66.82	67.48	70.13	70.84	73.67	74.36	78.09	77.36
67.52	68.19	70.87	71.58	74.44	75.14	78.91	78.18
68.20	68.87	71.58	72.30	75.19	75.89	79.71	78.96
68.99	69.65	72.46	73.13	76.07	76.81	80.64	79.87

Year 4- 1%

YOE	Step	FM10	FM11	FM12	FM13	FM14	FM15	FM16	FM17	FM18	FM19	FM20
0	1	23.45	23.67	25.85	27.40	28.50	29.92	36.36	38.54	42.10	44.62	46.41
1	2	24.29	24.53	26.78	28.39	29.53	30.99	37.67	39.93	43.61	46.22	48.08
2	3	25.09	25.33	27.67	29.33	30.50	32.01	38.91	41.24	45.05	47.75	49.67
3	4	25.85	26.09	28.50	30.21	31.42	32.96	40.08	42.48	46.40	49.18	51.16
4	5	26.57	26.83	29.30	31.06	32.30	33.89	41.20	43.67	47.71	50.55	52.59
5	6	27.27	27.52	30.05	31.87	33.14	34.77	42.27	44.81	48.95	51.87	53.96
6	7	27.92	28.18	30.78	32.64	33.94	35.60	43.29	45.88	50.12	53.11	55.25
7	8	28.53	28.80	31.45	33.35	34.69	36.39	44.25	46.89	51.23	54.27	56.47
8	9	29.10	29.38	32.08	34.01	35.38	37.11	45.13	47.82	52.26	55.36	57.59
9	10	29.62	29.91	32.66	34.62	36.02	37.79	45.94	48.68	51.13	53.80	58.63
10	11	30.10	30.39	33.18	35.18	36.60	38.40	46.68	49.46	54.05	57.26	59.57
11	12	30.55	30.84	33.68	35.71	37.15	38.97	47.38	50.21	54.86	58.12	60.46
12	13	30.98	31.27	34.15	36.21	37.66	39.52	48.04	50.91	55.63	58.93	61.31
13	14	31.38	31.68	34.59	36.68	38.15	40.04	48.66	51.57	56.35	59.70	62.11
14	15	31.76	32.06	35.01	37.12	38.62	40.52	49.25	52.19	57.03	60.41	62.86
15	16	32.12	32.43	35.41	37.56	39.06	40.98	49.82	52.79	57.68	61.10	63.58
16	17	32.48	32.79	35.80	37.97	39.49	41.43	50.37	53.37	58.31	61.78	64.29
17	18	32.82	33.13	36.18	38.36	39.90	41.86	50.89	53.93	58.92	62.43	64.96
18	19	33.14	33.47	36.54	38.75	40.30	42.28	51.39	54.46	59.51	63.05	65.61
19+	20	33.52	33.85	36.96	39.17	40.74	42.78	51.99	55.11	60.19	63.80	66.37

FM21	FM22	FM23	FM24	FM25	FM26	FM27	FM28
48.73	49.20	51.16	51.65	53.73	54.23	56.95	56.41
50.48	50.97	53.00	53.51	55.66	56.19	59.00	58.44
52.15	52.66	54.75	55.27	57.50	58.04	60.95	60.37
53.72	54.23	56.39	56.93	59.22	59.78	62.78	62.18
55.22	55.76	57.96	58.53	60.88	61.45	64.53	63.92
56.66	57.21	59.46	60.05	62.47	63.05	66.21	65.58
58.01	58.58	60.89	61.49	63.97	64.56	67.80	67.16
59.29	59.87	62.23	62.85	65.38	65.98	69.29	68.64
60.47	61.07	63.47	64.11	66.68	67.30	70.68	70.02
61.57	62.18	64.61	65.27	67.88	68.51	71.95	71.28
62.55	63.17	65.64	66.31	68.96	69.61	73.10	72.42
63.49	64.12	66.63	67.30	69.99	70.65	74.20	73.50
64.38	65.01	67.57	68.25	70.97	71.63	75.24	74.53
65.22	65.85	68.45	69.13	71.90	72.57	76.21	75.50
66.00	66.64	69.27	69.96	72.76	73.44	77.13	76.40
66.76	67.41	70.07	70.77	73.60	74.28	78.01	77.29
67.49	68.16	70.83	71.55	74.41	75.10	78.87	78.14
68.20	68.87	71.58	72.30	75.19	75.89	79.70	78.96
68.88	69.56	72.30	73.02	75.94	76.65	80.50	79.75
69.68	70.35	73.19	73.86	76.83	77.58	81.45	80.67