

<b>LONGEVITY/MERIT STEP INDEX</b>			
<b>Number of Years Service</b>	<b>Index Rate</b>	<b>Number of Years Service</b>	<b>Index Rate</b>
Less than 1	1.0000	21	1.4550
at least 1	1.0500	22	1.4700
" 2	1.1030	23	1.4850
" 3	1.1580	24	1.5000
" 4	1.2160	25	1.5150
5	1.2160	26	1.5300
6	1.2300	27	1.5450
7	1.2450	28	1.5600
8	1.2600	29	1.5750
9	1.2750	30	1.5900
10	1.2900	31	1.6050
11	1.3050	32	1.6200
12	1.3200	33	1.6350
13	1.3350	34	1.6500
14	1.3500	35	1.6650
15	1.3650	36	1.6800
16	1.3800	37	1.6950
17	1.3950	38	1.7100
18	1.4100	39	1.7250
19	1.4250	40	1.7400
20	1.4400		