		EFFECTI													
		4 YEAR	5 YEAR	6 YEAR	7 YEAR	8 YEAR	9 YEAR	10 YEAR	12 YEAR	15 YEAR	20 YEAR	25 year	30 year		
	AGE													AGE	TAX YEAR
2025	0	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	0	
2024	1	83%	85%	87%	89%	90%	91%	92%	94%	95%	97%	98%	98%	1	2024
2023	2	65%	69%	73%	76%	79%	82%	84%	87%	90%	93%	95%	97%	2	
2022	3	43%	52%	57%	62%	67%	72%	76%	80%	85%	90%	93%	95%	3	
2021	4	24%	34%	41%	48%	54%	61%	67%	73%	79%	86%	90%	93%	4	
2020	5	18%	23%	30%	37%	43%	51%	58%	66%	73%	82%	87%	91%	5	
2019	6	18%	18%	23%	28%	33%	41%	49%	58%	68%	78%	84%	89%	6	
2018	7	18%	18%	19%	23%	26%	33%	39%	50%	62%	74%	81%	86%	7	
2017	8	18%	18%	19%	20%	22%	26%	30%	43%	55%	70%	78%	84%	8	
2016	9	18%	18%	19%	20%	20%	22%	24%	36%	49%	65%	75%	82%	9	2016
2015	10	18%	18%	19%	20%	20%	20%	21%	29%	43%	60%	71%	79%	10	2015
2014	11	18%	18%	19%	20%	20%	20%	20%	24%	37%	55%	68%	76%	11	
2013	12	18%	18%	19%	20%	20%	20%	20%	22%	31%	50%	64%	74%	12	
2012	13	18%	18%	19%	20%	20%	20%	20%	20%	26%	45%	60%	71%	13	2012
2011	14	18%	18%	19%	20%	20%	20%	20%	20%	23%	40%	56%	68%	14	2011
2010	15	18%	18%	19%	20%	20%	20%	20%	20%	21%	35%	52%	65%	15	2010
2009	16	18%	18%	19%	20%	20%	20%	20%	20%	20%	31%	48%	61%	16	2009
2008	17	18%	18%	19%	20%	20%	20%	20%	20%	20%	27%	44%	58%	17	2008
2007	18	18%	18%	19%	20%	20%	20%	20%	20%	20%	24%	39%	54%	18	2007
2006	19	18%	18%	19%	20%	20%	20%	20%	20%	20%	22%	34%	51%	19	2006
2005	20	18%	18%	19%	20%	20%	20%	20%	20%	20%	21%	30%	47%	20	2005
2004	21	18%	18%	19%	20%	20%	20%	20%	20%	20%	20%	30%	47%	21	2004
												26%	40%	22	2023
												26%	40%	23	
												23%	34%	24	
												23%	34%	25	2000
												21%	28%	26	1999
													28%	27	1998
													23%	28	
													23%	29	1996
													21%	30	1995
													21%	31	1994
													20%	32	1993