

Multiple Agency Fiscal Note Summary

Bill Number: 5041 S SB	Title: Unemp ins/strikes & lockouts
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Estimated Cash Receipts

Agency Name	2025-27			2027-29			2029-31		
	GF-State	NGF-Outlook	Total	GF-State	NGF-Outlook	Total	GF-State	NGF-Outlook	Total
Employment Security Department	Non-zero but indeterminate cost and/or savings. Please see discussion.								
Total \$	0	0	0	0	0	0	0	0	0

Estimated Operating Expenditures

Agency Name	2025-27				2027-29				2029-31			
	FTEs	GF-State	NGF-Outlook	Total	FTEs	GF-State	NGF-Outlook	Total	FTEs	GF-State	NGF-Outlook	Total
Office of Administrative Hearings	.0	0	0	0	.0	0	0	0	.0	0	0	0
Employment Security Department	2.0	0	0	851,202	1.4	0	0	345,376	1.4	0	0	345,376
Total \$	2.0	0	0	851,202	1.4	0	0	345,376	1.4	0	0	345,376

Estimated Capital Budget Expenditures

Agency Name	2025-27			2027-29			2029-31		
	FTEs	Bonds	Total	FTEs	Bonds	Total	FTEs	Bonds	Total
Office of Administrative Hearings	.0	0	0	.0	0	0	.0	0	0
Employment Security Department	.0	0	0	.0	0	0	.0	0	0
Total \$	0.0	0	0	0.0	0	0	0.0	0	0

Estimated Capital Budget Breakout

NONE

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Individual State Agency Fiscal Note

Revised

Bill Number: 5041 S SB	Title: Unemp ins/strikes & lockouts	Agency: 110-Office of Administrative Hearings
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Part I: Estimates

☒ **No Fiscal Impact**

Estimated Cash Receipts to:

NONE

Estimated Operating Expenditures from:

NONE

Estimated Capital Budget Impact:

NONE

The cash receipts and expenditure estimates on this page represent the most likely fiscal impact. Factors impacting the precision of these estimates, and alternate ranges (if appropriate), are explained in Part II.

Check applicable boxes and follow corresponding instructions:

- ☐ If fiscal impact is greater than \$50,000 per fiscal year in the current biennium or in subsequent biennia, complete entire fiscal note form Parts I-V.
- ☐ If fiscal impact is less than \$50,000 per fiscal year in the current biennium or in subsequent biennia, complete this page only (Part I).
- ☐ Capital budget impact, complete Part IV.
- ☐ Requires new rule making, complete Part V.

Legislative Contact: Susan Jones	Phone: 360-786-7404	Date: 02/18/2025
Agency Preparation: Pete Boeckel	Phone: 360-407-2730	Date: 02/21/2025
Agency Approval: Rob Cotton	Phone: 360-407-2708	Date: 02/21/2025
OFM Review: Val Terre	Phone: (360) 280-3073	Date: 02/21/2025

Part II: Narrative Explanation

II. A - Brief Description Of What The Measure Does That Has Fiscal Impact

Significant provisions of the bill and any related workload or policy assumptions that have revenue or expenditure impact on the responding agency by section number.

Assumptions for appeals provided by the Office of Administrative Hearings (OAH) were changed by the Employment Security Department.

No fiscal impact. This legislation will not measurably increase the appeal workload for OAH. Any new work is assumed to be nominal and will be provided with existing resources.

II. B - Cash receipts Impact

Cash receipts impact of the legislation on the responding agency with the cash receipts provisions identified by section number and when appropriate, the detail of the revenue sources. Description of the factual basis of the assumptions and the method by which the cash receipts impact is derived. Explanation of how workload assumptions translate into estimates. Distinguished between one time and ongoing functions.

NA

II. C - Expenditures

Agency expenditures necessary to implement this legislation (or savings resulting from this legislation), with the provisions of the legislation that result in the expenditures (or savings) identified by section number. Description of the factual basis of the assumptions and the method by which the expenditure impact is derived. Explanation of how workload assumptions translate into cost estimates. Distinguished between one time and ongoing functions.

NA

Part III: Expenditure Detail

III. A - Operating Budget Expenditures

NONE

III. B - Expenditures by Object Or Purpose

NONE

III. C - Operating FTE Detail: FTEs listed by classification and corresponding annual compensation. Totals agree with total FTEs in Part I and Part IIIA.

NONE

III. D - Expenditures By Program (optional)

NONE

Part IV: Capital Budget Impact

IV. A - Capital Budget Expenditures

NONE

IV. B - Expenditures by Object Or Purpose

NONE

IV. C - Capital Budget Breakout

Acquisition and construction costs not reflected elsewhere on the fiscal note and description of potential financing methods.

NONE

IV. D - Capital FTE Detail: *FTEs listed by classification and corresponding annual compensation. Totals agree with total FTEs in Part IVB.*

NONE

Part V: New Rule Making Required

Provisions of the bill that require the agency to adopt new administrative rules or repeal/revise existing rules.

Individual State Agency Fiscal Note

Bill Number: 5041 S SB	Title: Unemp ins/strikes & lockouts	Agency: 540-Employment Security Department
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Part I: Estimates

☐ No Fiscal Impact

Estimated Cash Receipts to:

Non-zero but indeterminate cost and/or savings. Please see discussion.
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Estimated Operating Expenditures from:

	FY 2026	FY 2027	2025-27	2027-29	2029-31
FTE Staff Years	2.5	1.4	2.0	1.4	1.4
Account					
Employment Service Administrative Account-State 134-1	678,514	172,688	851,202	345,376	345,376
Total \$	678,514	172,688	851,202	345,376	345,376

Estimated Capital Budget Impact:

NONE

The cash receipts and expenditure estimates on this page represent the most likely fiscal impact. Factors impacting the precision of these estimates, and alternate ranges (if appropriate), are explained in Part II.

Check applicable boxes and follow corresponding instructions:

- ☒ If fiscal impact is greater than \$50,000 per fiscal year in the current biennium or in subsequent biennia, complete entire fiscal note form Parts I-V.
- ☐ If fiscal impact is less than \$50,000 per fiscal year in the current biennium or in subsequent biennia, complete this page only (Part I).
- ☐ Capital budget impact, complete Part IV.
- ☒ Requires new rule making, complete Part V.

Legislative Contact: Susan Jones	Phone: 360-786-7404	Date: 02/18/2025
Agency Preparation: Pouth Ing	Phone: 360 890 3500	Date: 02/20/2025
Agency Approval: Sophal Espiritu	Phone: (360) 902-9254	Date: 02/20/2025
OFM Review: Anna Minor	Phone: (360) 790-2951	Date: 02/24/2025

Part II: Narrative Explanation

II. A - Brief Description Of What The Measure Does That Has Fiscal Impact

Significant provisions of the bill and any related workload or policy assumptions that have revenue or expenditure impact on the responding agency by section number.

This bill would allow workers during a strike or lockout to be eligible for unemployment benefits. Striking workers become eligible after at least one full week without benefits (effective second Sunday after strike starts) and must meet the waiting week requirement. Employment Security Department (ESD) is to issue an overpayment assessment if a claimant receives retroactive wages from the strike or if the strike is prohibited by federal or state law. Benefits paid, because of the strike, would apply to the employers' experience rating.

Section 1

RCW 50.20.090 (1)(b removed): Currently, a person who is locked out, due to a labor dispute, is ineligible for benefits under certain circumstances. The bill would allow a person experiencing a lock out to be eligible for benefits.

RCW 50.20.090 (2): Removes lockout as a reason a claimant can be eligible for benefits under certain circumstances.

Result of 1(b) and (2) edits: 'lockout' alone is no longer a disqualifying factor for UI benefits.

RCW 50.20.090 (3): Currently, a person who is on strike is ineligible for benefits. The bill would allow a striking worker to be eligible for benefits after serving at least a full week without benefits before the waiting week provided the strike is not prohibited by federal or state law. There is also a requirement that any benefits paid, if a strike is found to be prohibited by state or federal law, are to be liable for repayment under RCW 50.20.190. (Eligibility for workers on strike begin the second Sunday following the strike (denied), plus the waiting week (allowed)).

Section 2

RCW 50.20.160 (3): Removes striking workers from the two-year timeframe in which a determination can be reconsidered.

Section 3

RCW 50.29.021 (1)(c)(iv): Requires that unemployment insurance benefits paid to striking workers are charged only to the experience rating of the separating employer.

Section 4 - New section

Requires ESD to issue an overpayment assessment to recover unemployment insurance benefits for any week a striking worker receives retroactive wages from their employer.

Section 5 - New section

Adds a severability clause.

Section 6 - New section

Adds effective date of January 1, 2026.

High Level Implementation Assumptions:

- Federal Conformity:
 - o U.S. Supreme Court has ruled that federal law does not preempt states from setting their own UI qualification rules regarding labor disputes.
 - o Workers need to be able/available (the work for the strike employer would not be considered suitable).
 - o Workers would not be required to do work search activities as they are not separated from the employer.
 - o Unions are considered interested parties and will need to be included in fact finding process.
 - o For more information, please see USDOL ETA Handbook Guide Sheet 11.

- Lockout becomes allowable factor for the purposes of intake, adjudication, and charging (note: lockout is not mentioned in Section 3 regarding the benefit charging requirements.)
- All employers (including reimbursable) would be charged.
 - If strike deemed illegal, reimbursable employers would not get money back unless claimant pays the money back.
- Some claimants may have already met their waiting week requirements earlier in the claim thus begin getting benefits upon the second Sunday.
- Weekly Benefit Amount (WBA) does not change based on chargeability of claim; WBA is based on entirety of base year of claimant's work and may or may not include striking employer (only school employees and professional athletes WBA is changed based on removing those wages from their usable base year.)
- When an employer reaches the maximum rate class because of the number of employees claiming UI benefits then the costs are socialized. Per Employment Security's analysis, however, this scenario is unlikely to occur due to a strike.
- Process for strike being deemed illegal – If a strike is deemed illegal, it is presumed the employer would notify the department; and given legislation removes timeline for redetermination of strikes this could happen at any time.
- Increase in appeals on the employer/tax side if employers do not agree with the charging; we are currently estimating for labor dispute claims 9% in appeals to OAH which is slightly higher than current UI population (6%) and a 12% increase in redetermination requests if claimant applies the first week they are not eligible then asks for a redetermination starting the week they become eligible.
- A large-scale strike would impact the claims center workload.
- USDOL stated unions are interested parties in every labor dispute so unions will need to be added as an interested party to UTAB to get letters and fact findings, they do not have access to eServices so need physical letters, increasing postage costs (note: employers register for eServices via EAMS, there is not a way for a union to have eServices access- so all paper mail for them).

II. B - Cash receipts Impact

Cash receipts impact of the legislation on the responding agency with the cash receipts provisions identified by section number and when appropriate, the detail of the revenue sources. Description of the factual basis of the assumptions and the method by which the cash receipts impact is derived. Explanation of how workload assumptions translate into estimates. Distinguished between one time and ongoing functions.

Cash receipt is indeterminate. The impact on an individual employer's tax rate varies and the change will depend on the size of the event, existing rate class, and the amount of benefits charged to the employer. For example, if \$12.5 million was paid out in benefits in 2026, then the associated revenue is expected to be recouped in the coming four years for the majority of employers through experience tax revenue.

II. C - Expenditures

Agency expenditures necessary to implement this legislation (or savings resulting from this legislation), with the provisions of the legislation that result in the expenditures (or savings) identified by section number. Description of the factual basis of the assumptions and the method by which the expenditure impact is derived. Explanation of how workload assumptions translate into cost estimates. Distinguished between one time and ongoing functions.

See attached titled "Expenditure Impact Narrative FN".

Part III: Expenditure Detail

III. A - Operating Budget Expenditures

Account	Account Title	Type	FY 2026	FY 2027	2025-27	2027-29	2029-31
134-1	Employment Service Administrative Account	State	678,514	172,688	851,202	345,376	345,376
Total \$			678,514	172,688	851,202	345,376	345,376

III. B - Expenditures by Object Or Purpose

	FY 2026	FY 2027	2025-27	2027-29	2029-31
FTE Staff Years	2.5	1.4	2.0	1.4	1.4
A-Salaries and Wages	205,359	89,890	295,249	179,780	179,780
B-Employee Benefits	82,144	35,956	118,100	71,912	71,912
C-Professional Service Contracts	210,000		210,000		
E-Goods and Other Services	128,917	24,354	153,271	48,708	48,708
G-Travel					
J-Capital Outlays					
M-Inter Agency/Fund Transfers					
N-Grants, Benefits & Client Services					
P-Debt Service					
S-Interagency Reimbursements					
T-Intra-Agency Reimbursements	52,094	22,488	74,582	44,976	44,976
9-22488					
Total \$	678,514	172,688	851,202	345,376	345,376

III. C - Operating FTE Detail: *List FTEs by classification and corresponding annual compensation. Totals need to agree with total FTEs in Part I and Part IIIA*

Job Classification	Salary	FY 2026	FY 2027	2025-27	2027-29	2029-31
Communications Consultant 4	69,396	0.1		0.1		
ES Benefits Specialist 1	54,204	0.1	0.1	0.1	0.1	0.1
ES Benefits Specialist 2	59,844	0.7	1.3	1.0	1.3	1.3
IT Business Analyst - Journey	92,416	0.2		0.1		
IT Policy & Planning - Senior/Specialist	106,976	0.2		0.1		
IT Project Management - Senior/Specialist	106,976	0.2		0.1		
Management Analyst 3	66,012	0.4		0.2		
Management Analyst 5	84,516	0.2		0.1		
Technical Training Consultant	72,924	0.1		0.1		
WMS Band 2	105,072	0.2		0.1		
Total FTEs		2.5	1.4	2.0	1.4	1.4

III. D - Expenditures By Program (optional)

NONE

Part IV: Capital Budget Impact

IV. A - Capital Budget Expenditures

NONE

IV. B - Expenditures by Object Or Purpose

NONE

IV. C - Capital Budget Breakout

Acquisition and construction costs not reflected elsewhere on the fiscal note and description of potential financing methods.

NONE

IV. D - Capital FTE Detail: *FTEs listed by classification and corresponding annual compensation. Totals agree with total FTEs in Part IVB.*

NONE

Part V: New Rule Making Required

Provisions of the bill that require the agency to adopt new administrative rules or repeal/revise existing rules.

Sec. 1

WAC 192-180-005, 192-180-010 may need to change to reflect that workers on strike are attached to an employer and do not need to do work search.

Sec. 1

WAC 192-100-060 may need to be modified to update definition of labor dispute.

Sec. 1

A new WAC may be needed to outline how a strike can be purged as well as how many times a person is eligible, under a strike, to claim benefits in a calendar year.

Sec. 1

A new WAC may be needed to address the extra week of disqualification.

Sec. 3

WAC 192-320-075 will need to be updated to reflect benefit charging.

Expenditure Impact Narrative

Information Technology – The Unemployment Tax and Benefits (UTAB) system will be updated. Currently, the system disqualifies a person when they provide that they are on strike / lockout on their weekly claim. This work will include updating the fact-finding flow, eServices update, updating labor dispute case to deny for the period prior to the second Sunday following the first date of the strike or when strike is terminated and allow the rest of the weeks, updating letters, adding unions as an interested party and work related to the benefit charging component. Changes to the UTAB system are expected to require approximately 8 months to complete. Estimates are based on similar changes made to other cases for past legislative efforts.

Staffing estimates are one-time (July 2025 – December 2025) and include:

- 320 hours or 0.22 FTE - IT Business Analyst - Journey to gather requirements and facilitate/lead the testing effort.
- 640 hours or 0.43 FTE - MA3 for completing the assigned testing plan and documenting any bugs/issues.
- Contract Developer for consulting with the Business Analyst and project team and developing a technical solution that meets the business needs.
 - 1,000 hours x \$210/hr.

Product, Planning, and Performance - The bill will require changes and updates to multiple points in the UI Benefit customer journey. Starting at the initial application and progressing through to the end of the claim. The PPP division provides project and product management, develops customer journeys, designs screen content and language for letters, develops processes and reports, and assesses implementation.

Staffing estimates are one-time (July 2025 – December 2025) and include:

- 360 hours or 0.24 FTE – IT Policy and Planning Senior/Specialist (Product Manager) to work with internal and external stakeholders and customers to understand needs and requirements and creates the product plan required to implement the legislation. They document and prioritize requirements and project scope in the product backlog and portfolio so that the cross functional teams working to implement it are prepared for the work. Product Manager is also responsible for guiding the development of letters, notifications and resources for employers to understand and comply with the new legislation.
- 360 hours or 0.24 FTE – Management Analyst 5 to work with the product manager and the technical teams to design and document the technical solutions that meet business needs by facilitating definition of business requirements, identifying and recommending business processes, identifying required system application features and functionality, and maintaining system documentation to support development and testing of the division systems.
- 360 hours or 0.24 FTE – IT Project Manager – S/S who oversees the planning, execution, and completion of the project, ensuring it stays on schedule, within budget, and meets the specified goals. They play a crucial role in overseeing all aspects of the project and allocating and coordinating resources.
- 246 hours or 0.17 FTE - WMS2 (Change Manager) contributes and works with and through others (sponsors, stakeholders, staff, and impacted individuals) to achieve project/initiative/organizational results and outcomes by engaging impacted individuals and inspiring their adoption and use of a new way of working. This includes an applied structure, formulated strategies and intent to change. Enabling and equipping other change roles that are vital to change management.

Communications – This bill would allow a new class of individuals to be eligible for UI. As this is a change to the current state of the law a communication plan would be needed to inform claimants and employers of the change. In addition, the current materials on the website dealing with “striking /locked out workers” would need to be modified to reflect the new bill language. We will also need to communicate with WorkSource and other related partners with details of the changes.

Staffing estimates are one-time (July 2025 – December 2025) and include:

- 160 hours or 0.11 FTE - Communications Consultant 4 to develop and execute the communications plan for implementation. Revise multiple pages and web documents across esd.wa.gov and eServices. Draft alerts to appear on ESD’s website. Assist in developing materials for media outreach and social media support. Develop materials for internal communications to staff regarding these changes.

Unemployment Insurance Customer Support will update training materials and provide training for claim center and appeals/redetermination staff in relation to the bill allowing labor dispute claims to be valid claims and the charging of benefits paid to striking workers.

Staffing estimates are one-time (July 2025 – January 2026) and include:

- 176 hours or 0.12 FTE – Technical Training Consultant to develop training and administer training for 28 adjudicators and 23 intake agents to process new claims.

Staffing estimates are on-going (January 2026 – June 2027) and include:

- 80 hours or 0.05 FTE (FY26) and 0.11 FTE (FY27-FY31) – ES Benefits Specialist 1 to take approximately 15 minutes per call and web notice assuming at least 321 (or 1/3 of new claimants) call or submit a web notice at least once – this would be in line with current percentage of claimants who call in or submit a web notice. Process employer reports and set issues. $321 \text{ calls} \times 15 \text{ minutes per claim} = 80 \text{ hours}$
- 974 hours or 0.66 FTE (FY26) and 1.32 FTE (FY27-FY31) – ES Benefits Specialist 2 take approximately 45 minutes to process a claim. $1,299 \text{ claims} \times 45 \text{ minutes per claim} = 974 \text{ hours}$

Policy & Rulemaking staff will conduct any necessary rulemaking, update policies, consult on training development, and provide support for testing and consulting on adjudication issues. Updating policies, consulting on training development, and support and consulting for adjudication issues will be absorbed with existing resources.

Standard major rulemaking costs is \$90,000.

Postage costs will increase in by implementing this legislation; USDOL mandates that Unions be added as interested parties in labor disputes requiring physical letters to be sent to inform parties of fact-finding requests and other related materials.

- Mailing a standard letter costs \$0.69
- January 2026 – June 2026 – $650 \text{ claims} \times 3 \text{ letters} = 1,949 \text{ letters} \times \$0.69 = \$1,345$
- July 2026 – Ongoing per year – $1,299 \text{ claims} \times 3 \text{ letters} = 3,897 \text{ letters} \times \$0.69 = \$2,689$

Notes on impacts for large-scale strikes

While assumptions are based on an annual workload of approximately 4,100 claims, a large-scale strike from one employer would have negative impacts on the customer experience. With the recent strike we received approximately 1,049 claims over the course of a few weeks, essentially 25% of the anticipated annual workload with this legislative change attributed to one strike event. Those impacts include:

- Increased call volume resulting in higher customer wait-times to speak to an agent and additional high call volume messages played resulting in customer's inability to speak to the UI Claims Center.
- Increased processing times
- Payment delays

Tax and Wage - Rates unit will update allowable experience rating calculation factors. This work will reside with the claims center during the adjudication process to apply the correct setting in the system.

Office of Administrative Hearings / secondary costs

Unlike other claimants, claimants associated with a labor dispute are disqualified for benefits until the second Sunday following the first day of the strike. ESD assumes this added complexity will increase the number of requests for redeterminations compared to other claims. To account for this, ESD assumes that 12% of claims, rather than roughly 6% of other claims, will request a redetermination. Of those, ESD assumes 9% of requests for redetermination, rather than roughly 6% of other claims, will be appealed to the Office of Administrative Hearings (OAH).

1,299 new claims X 12% request for determination X 6% referral to OAH = 9 new appeals referred to OAH

OAH assumes that those 9 new appeals will be absorbed with existing resources.

Non-Appropriated Expenditures

ESD used three data points to estimate the potential number of claims: 1) A review of New Jersey's claim history over two years after allowing benefits to claimants involved in a labor dispute; 2) the number of Washington claimants over the past five years that were flagged as 'on strike,' excluding a recent large-scale strike; and 3) the most recent two years of Washington strike data (2023-2024) to estimate the number of annual striking workers in the state.

In the first two years striking workers were eligible for benefits in New Jersey, 2,241 claimants certified that they were on strike, or 1,120 per year. Adjusted to account for the population size difference between New Jersey and Washington, ESD estimates Washington would have approximately 812 additional claims based on similar rate of claims as New Jersey.

In the past five years of claims in Washington, 2,313 claims per year were marked as a labor dispute. This number is likely skewed to be lower than the total number of people who went on strike during that time period and would possibly be eligible for benefits under the new criteria, as many labor organizations are aware that ESD does not currently pay benefits under a strike situation. To account for this, ESD added a third data point. During the most recent two years of Washington strike data (2023-2024), ESD estimates the number of annual striking workers to be about 9,000. This number excludes a recent large-scale strike and those lasting less than a week. ESD estimates a reciprocity rate of 46.5% of the 9,000 striking workers, or about 4,100 striking workers a year. Subtracting the number of striking workers claims already filed per year (2,313) from the estimated total claims (4,100) leaves 1,787 estimated new striking worker claims per year.

ESD based staffing calculations on the average of these two estimates (812 based on NJ experience and 1,787 additional claims filed in WA per year), or 1,299 additional claims per year.

Overview of Trust Fund Impacts:

UI Tax Background

UI Tax rates related to claim benefits includes an Experience Tax, Social Cost Tax, and Solvency Tax. The experience tax is based on the claim experience of individual employers over the past four years, the social cost tax is based on the Social Cost Factor across all employers and the Experience Rate Class of individual employers, and the solvency tax is assessed when the Trust Fund solvency level falls under seven-months of benefits. Under the bill, benefits paid to striking workers are charged to individual employers' experience tax.

Impact to Experience Tax Rate

An employer's experience rate tax is calculated based on the amount of UI benefits paid to employees over 4 years divided by the employers' total taxable wages over the same four years. The impact on an individual employer's tax rate varies and the change will depend on the size of the event, existing rate class, and the amount of benefits charged to the employer. The general rule is for every one rate class jump, the employer's tax rate will increase by about 0.12% - or \$12 per \$1 million taxable wage.

Impact to Trust Fund Solvency

UI benefits paid to striking workers would be charged to the employer and recovered over a 4-year period via the experience tax. It is highly unlikely that a strike would occur that would have such an impact on an employer that the cost of benefits would be socialized.

Claim Benefit Calculations

Claim benefits are calculated using the average of estimates of New Jersey's claim history over two years after allowing benefits to claimants involved in a labor dispute (812) and the number of annual striking workers in the most recent two years of Washington strike data (4100), or 2,456 striking worker claims per year.

	(1)	(2)	(3)	(5)	(6)	(7)	(8)
Fiscal Year	Submitted claim count	Approved Claim count = (1) x (3)	Approval Rate	Claim duration	Weekly benefit	Wage inflation	Claim Benefit Total = (2) x (5) x (6) x (7)
2026	1228	896	73%	4	757	1.03	\$ 2,794,481
2027	2456	1792	73%	4	780	1.03	\$ 5,761,985
2028	2456	1792	73%	4	803	1.03	\$ 5,931,889
2029	2456	1792	73%	4	827	1.03	\$ 6,109,181
2030	2456	1792	73%	4	852	1.03	\$ 6,293,860
2031	2456	1792	73%	4	878	1.03	\$ 6,485,926