

Appendix 1 - Present Value of Earnings Losses

<u>Year</u>	<u>Age</u>	<u>Pre-Event Earnings (Base \$)</u>	<u>Actual Growth Rates</u>	<u>Pre-Event Earnings (Current \$)</u>	<u>Personal Consumption (PC) Total</u>	<u>Pre-Event Earnings Less PC</u>	<u>Historic Earnings Losses</u>	<u>Present Value (2020) of Earnings Losses</u>
Col-1	Col-2	Col-3	Col-4	Col-5	Col-6	Col-7	Col-8	Col-9
1984	40	\$2,937	3.90%	\$2,937	\$1,072	\$1,865	\$1,865	\$18,884
1985	41	\$11,748	3.80%	\$12,194	\$4,372	\$7,822	\$7,822	\$70,683
1986	42	\$11,748	1.10%	\$12,329	\$4,397	\$7,931	\$7,931	\$65,183
1987	43	\$11,748	4.40%	\$12,871	\$4,497	\$8,374	\$8,374	\$63,523
1988	44	\$11,748	4.40%	\$13,437	\$4,599	\$8,839	\$8,839	\$61,966
1989	45	\$11,748	4.60%	\$14,055	\$4,708	\$9,348	\$9,348	\$59,954
1990	46	\$11,748	6.10%	\$14,913	\$4,855	\$10,058	\$10,058	\$58,181
1991	47	\$11,748	3.10%	\$15,375	\$4,933	\$10,443	\$10,443	\$54,909
1992	48	\$11,748	2.90%	\$15,821	\$5,006	\$10,815	\$10,815	\$52,404
1993	49	\$11,748	2.70%	\$16,248	\$5,076	\$11,172	\$11,172	\$50,947
1994	50	\$11,748	2.70%	\$16,687	\$5,147	\$11,540	\$11,540	\$49,646
1995	51	\$11,748	2.50%	\$17,104	\$5,214	\$11,890	\$11,890	\$47,749
1996	52	\$11,748	3.30%	\$17,668	\$5,302	\$12,366	\$12,366	\$45,632
1997	53	\$11,748	1.70%	\$17,969	\$5,349	\$12,620	\$12,620	\$43,010
1998	54	\$11,748	1.60%	\$18,256	\$6,423	\$11,833	\$11,833	\$37,190
1999	55	\$11,748	2.70%	\$18,749	\$6,510	\$12,240	\$12,240	\$35,502
2000	56	\$11,748	3.40%	\$19,387	\$6,620	\$12,767	\$12,767	\$34,291
2001	57	\$11,748	1.60%	\$19,697	\$9,084	\$10,613	\$10,613	\$26,097
2002	58	\$11,748	2.40%	\$20,170	\$9,185	\$10,984	\$10,984	\$25,249
2003	59	\$11,748	1.90%	\$20,553	\$9,266	\$11,286	\$11,286	\$24,783
2004	60	\$11,748	3.30%	\$21,231	\$9,408	\$11,823	\$11,823	\$24,934
2005	61	\$11,748	3.40%	\$21,953	\$9,556	\$12,397	\$12,397	\$25,058
2006	62	\$11,748	2.50%	\$22,502	\$9,667	\$12,835	\$12,835	\$24,434
2007	63	\$11,748	4.10%	\$23,424	\$9,851	\$13,574	\$13,574	\$23,937
2008	64	\$11,748	0.10%	\$23,448	\$9,855	\$13,593	\$13,593	\$22,182
2009	65	\$11,748	2.70%	\$24,081	\$9,979	\$14,102	\$14,102	\$21,893
2010	65.5	\$3,427	2.70%	\$7,213	\$2,947	\$4,266	\$4,266	\$6,414
Total		\$300,064	2.95%	\$460,274	\$172,879	\$287,395	\$287,395	\$1,074,636