

		Current SPA			JER proposed SPA			Reduction
		years	months		years	months		Months
Jan	1950	60	0		60	0		0
Feb	1950	60	0		60	0		0
March	1950	60	0		60	0		0
April	1950	60	1		60	1		0
May	1950	60	2		60	2		0
Jun	1950	60	3		60	3		0
Jul	1950	60	4		60	4		0
Aug	1950	60	5		60	5		0
Sep	1950	60	6		60	6		0
Oct	1950	60	7		60	7		0
Nov	1950	60	8		60	8		0
Dec	1950	60	9		60	9		0
Jan	1951	60	10		60	10		0
Feb	1951	60	11		60	11		0
March	1951	61	0		61	0		0
April	1951	61	1		61	1		0
May	1951	61	2		61	2		0
Jun	1951	61	3		61	3		0
Jul	1951	61	4		61	4		0
Aug	1951	61	5		61	5		0
Sep	1951	61	6		61	6		0
Oct	1951	61	7		61	7		0
Nov	1951	61	8		61	8		0
Dec	1951	61	9		61	9		0
Jan	1952	61	10		61	10		0
Feb	1952	61	11		61	11		0
March	1952	62	0		62	0		0
April	1952	62	1		62	1		0
May	1952	62	2		62	2		0
Jun	1952	62	3		62	3		0
Jul	1952	62	4		62	4		0
Aug	1952	62	5		62	5		0
Sep	1952	62	6		62	6		0
Oct	1952	62	7		62	7		0
Nov	1952	62	8		62	8		0
Dec	1952	62	9		62	9		0
Jan	1953	62	10		62	10		0
Feb	1953	62	11		62	11		0
March	1953	63	0		63	0		0
April	1953	63	3		63	1		2
May	1953	63	6		63	2		4
Jun	1953	63	9		63	3		6
Jul	1953	64	0		63	4		8
Aug	1953	64	3		63	5		10
Sep	1953	64	6		63	6		12
Oct	1953	64	9		63	7		14
Nov	1953	65	0		63	8		16
Dec	1953	65	3		63	9		18

Jan	1954	65	4		63	10		18
Feb	1954	65	5		63	11		18
March	1954	65	6		64	0		18
April	1954	65	7		64	1		18
May	1954	65	8		64	2		18
Jun	1954	65	9		64	3		18
Jul	1954	65	10		64	4		18
Aug	1954	65	11		64	5		18
Sep	1954	66	0		64	6		18
Oct	1954	66	0		64	7		17
Nov	1954	66	0		64	8		16
Dec	1954	66	0		64	9		15
Jan	1955	66	0		64	10		14
Feb	1955	66	0		64	11		13
March	1955	66	0		65	0		12
April	1955	66	0		65	1		11
May	1955	66	0		65	2		10
Jun	1955	66	0		65	3		9
Jul	1955	66	0		65	4		8
Aug	1955	66	0		65	5		7
Sep	1955	66	0		65	6		6
Oct	1955	66	0		65	7		5
Nov	1955	66	0		65	8		4
Dec	1955	66	0		65	9		3
Jan	1956	66	0		65	10		2
Feb	1956	66	0		65	11		1
March	1956	66	0		66	0		0
April	1956	66	0		66	0		0
May	1956	66	0		66	0		0
Jun	1956	66	0		66	0		0
Jul	1956	66	0		66	0		0
Aug	1956	66	0		66	0		0
Sep	1956	66	0		66	0		0
Oct	1956	66	0		66	0		0
Nov	1956	66	0		66	0		0
Dec	1956	66	0		66	0		0
Jan	1957	66	0		66	0		0
Feb	1957	66	0		66	0		0
March	1957	66	0		66	0		0
April	1957	66	0		66	0		0
May	1957	66	0		66	0		0
Jun	1957	66	0		66	0		0
Jul	1957	66	0		66	0		0
Aug	1957	66	0		66	0		0
Sep	1957	66	0		66	0		0
Oct	1957	66	0		66	0		0
Nov	1957	66	0		66	0		0
Dec	1957	66	0		66	0		0
Jan	1958	66	0		66	0		0
Feb	1958	66	0		66	0		0

March	1958	66	0		66	0		0
April	1958	66	0		66	0		0
May	1958	66	0		66	0		0
Jun	1958	66	0		66	0		0
Jul	1958	66	0		66	0		0
Aug	1958	66	0		66	0		0
Sep	1958	66	0		66	0		0
Oct	1958	66	0		66	0		0
Nov	1958	66	0		66	0		0
Dec	1958	66	0		66	0		0
Jan	1959	66	0		66	0		0
Feb	1959	66	0		66	0		0
March	1959	66	0		66	0		0
April	1959	66	0		66	0		0
May	1959	66	0		66	0		0
Jun	1959	66	0		66	0		0
Jul	1959	66	0		66	0		0
Aug	1959	66	0		66	0		0
Sep	1959	66	0		66	0		0
Oct	1959	66	0		66	0		0
Nov	1959	66	0		66	0		0
Dec	1959	66	0		66	0		0
John Ralfe 22nd January 2016								