



SUPPLY CHAIN MANAGEMENT

Enquiries: Ms. I Thesen

Ref: 6/4/2

Tel: (021) 808 8720

E-mail: Ingrid.thesen@stellenbosch.gov.za

As per e-mail:

Dear Sir /Madam

NOTICE TO BIDDERS

ADDENDUM: TENDER B/SM 23/21: EMPLOYEE GROUPLIFE SCHEME FOR THE PERIOD ENDING 30 JUNE 2023

The compulsory site meeting held on 14 October 2020 via MS Teams has reference.

1. Replace the Item 2. C (Page 39):

Voluntary death and disability cover that may be elected in the following multiples: 0.5 x or 1 x or 1.5 x or 2 x or 2.5 x of annual salary. Only prospective bidders who submit bids at an average unit rate per R1000 cover will be considered.

With:

Voluntary death, disability and dread disease cover that may be elected in the following multiples: 0.5 x or 1 x or 1.5 x or 2 x or 2.5 x of annual salary. Only prospective bidders who submit bids at an average unit rate per R1000 cover will be considered.

2. Add the Item (l) (Page 40):

(l) Qualifying tenders will be adjudicated based on the total price/rates as per the attached amended pricing schedule and BBBEE status on the 80/20 principle for prices related to all compulsory benefits as per the attached amended pricing schedule.

Voluntary benefits will not form part of the price calculation. Voluntary benefits must however be priced in the tender.

3. Replace the Item 18 (Page 45-54):

Pricing Schedule

With:

Attached amended Pricing Schedule

4. Add the Item (m) (Page 40):

Qualifying definition of a partner

"SPOUSE

A person who is the permanent life partner (whether in a heterosexual or homosexual partnership) or spouse or civil union partner of an employee in accordance with the Marriage Act, 68 of 1961, the Recognition of Customary Marriages Act, 68 of 1997, or the Civil Union Act, 17 of 2006, or the tenets of any Asiatic religion. A permanent life partner will be covered if they have shared a household as "husband and wife" for longer than 6 months."



Questions were raised at the site meeting as well as after the site meeting and were answered as follows:

Please find attached minutes as well as Appendixes A, B and C.

**DIRECTOR
 CORPORATE SERVICES**

DATE: 27/10/20

[Handwritten signature]

Note: Confirmation to the addendum

CONFIRMATION

I (Name) hereby declare on behalf of
 (Company's name),
 to agree/not agree (please encircle) to the above changes in the bidding documentation.

Address:

Tel no.:
 Fax no.:

Signature of bidder:

Date:



EVALUATION CRITERIA

This tender will be evaluated in terms of the Preferential Procurement Regulations, 2017 that was promulgated by the Minister of Finance on 20 January 2017 in Government Gazette No 40553

The preferential points system applied is as follows:

Price	80
B-BBEE status level of contribution	20
Total points for Price and B-BBEE	100

NB: Please note the following conditions.

1. **All Rates** in the pricing schedule must be completed.
2. Service Providers who fail to provide rates on **all** the items (including Rates only items) in the pricing schedule will be deemed as non-responsive.
3. Only Item 1.1 and 2.1 (Compulsory cover) will be used in the calculation of price points.
4. Voluntary rates will be evaluated and considered based on fair market pricing.
5. Only one Service Provider will be appointed.

SIGNATURE		NAME (PRINT)	
CAPACITY		DATE	
NAME OF FIRM			

Reference No:	B/SM 23/21	
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PRICING SCHEDULE:

Employee statistics will be made available on request for calculation purposes.

3 YEAR PROSPECTIVE RATES (UNTILL 30 JUNE 2023)

All prices must be inclusive of VAT.

1) Normal retirement age – 65 years for all members

1.1	Compulsory death and disability cover (employee)	Average unit rate per R1000 cover, year 1(2020/2021) VAT INCLUSIVE	Average unit rate per R1000 cover, year 2(2021/2022) indicate% increase:	Average unit rate per R1000 cover, year 3(2022/2023) indicate% increase: _____	Total Price VAT incl. for 3 years (Total of all 3 year rates inclusive of increase)
1.1.1	2.5 of annual salary	R	%	%	R
TOTAL CARRIED FORWARD TO SUMMARY					
					R

SIGNATURE		NAME (PRINT)	
CAPACITY		DATE	
NAME OF FIRM			



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1.2	Voluntary death, disability and dread disease cover (employee)	Average unit rate per R1000 cover, year 1(2020/2021) VAT INCLUSIVE	Average unit rate per R1000 cover, year 2 (2021/2022)indicate% increase:	Average unit rate per R1000 cover, year 3 (2022/2023)indicate% increase:	Total Price VAT incl. for 3 years
1.2.1	0.5 of annual salary	R	%	%	RATE ONLY
1.2.2	1.0 of annual salary	R	%	%	RATE ONLY
1.2.3	1.5 of annual salary	R	%	%	RATE ONLY
1.2.4.	2.0 of annual salary	R	%	%	RATE ONLY
1.2.5.	2.5 of annual salary	R	%	%	RATE ONLY
COMPULSORY RATES NOT CARRIED FORWARD TO SUMMARY					

SIGNATURE		NAME (PRINT)
CAPACITY		DATE
NAME OF FIRM		



1.3	Voluntary death cover only (employee)	Average unit rate per R1000 cover, year 1(2020/2021) VAT INCLUSIVE	Average unit rate per R1000 cover, year 2(2021/2022) indicate % increase:	Average unit rate per R1000 cover, year 3(2022/2023) indicate % increase: _____	Total Price VAT incl. for 3 years
1.3.1	0.5 of annual salary	R	%	%	RATE ONLY
1.3.2	1.0 of annual salary	R	%	%	RATE ONLY
1.3.3	1.5 of annual salary	R	%	%	RATE ONLY
1.3.4	2.0 of annual salary	R	%	%	RATE ONLY
1.3.5.	2.5 of annual salary	R	%	%	RATE ONLY
COMPULSORY RATES NOT CARRIED FORWARD TO SUMMARY					

SIGNATURE		NAME (PRINT)	
CAPACITY		DATE	
NAME OF FIRM			



1.4	Voluntary spouse/partner cover (death only)	Average unit rate per R1000 cover, year 1(2020/2021) VAT INCLUSIVE	Average unit rate per R1000 cover, year 2(2021/2022) indicate% increase:	Average unit rate per R1000 cover, year 3(2022/2023) indicate% increase: _____	Total Price VAT incl. for 3 years
1.4.1	1.0 of annual salary	R	%	%	RATE ONLY
COMPULSORY RATES NOT CARRIED FORWARD TO SUMMARY					
					RATE ONLY

SIGNATURE		NAME (PRINT)	
CAPACITY		DATE	
NAME OF FIRM			



2) Early retirement age (subject to rules of the scheme or legislation)
All prices must be inclusive of VAT.

2.1	Compulsory death and disability cover (employee)	Average unit rate per R1000 cover, year 1 (2020/2021) VAT INCLUSIVE	Average unit rate per R1000 cover, year 2(2021/2022) indicate% increase:	Average unit rate per R1000 cover, year 3(2022/2023) indicate% increase: _____	Total Price VAT incl. for 3 years
2.1.1	2.5 of annual salary	R	%	%	R
TOTAL CARRIED FORWARD TO SUMMARY					
R					

SIGNATURE		NAME (PRINT)	
CAPACITY		DATE	
NAME OF FIRM			



2.2	Voluntary death, disability and dread disease cover (employee)	Average unit rate per R1000 cover, year 1 (2020/2021) VAT INCLUSIVE	Average unit rate per R1000 cover, year 2 (2021/2022) indicate % increase:	Average unit rate per R1000 cover, year 3 (2022/2023) indicate % increase:	Total Price VAT incl. for 3 years
2.2.1	0.5 of annual salary	R	%	%	RATE ONLY
2.2.2	1.0 of annual salary	R	%	%	RATE ONLY
2.2.3	1.5 of annual salary	R	%	%	RATE ONLY
2.2.4.	2.0 of annual salary	R	%	%	RATE ONLY
2.2.5.	2.5 of annual salary	R	%	%	RATE ONLY
COMPULSORY RATES NOT CARRIED FORWARD TO SUMMARY					

SIGNATURE		NAME (PRINT)
CAPACITY		DATE
NAME OF FIRM		



2.3	Voluntary death cover only (employee)	Average unit rate per R1000 cover, year 1(2020/2021) VAT INCLUSIVE	Average unit rate per R1000 cover, year 2(2021/2022) indicate% increase:	Average unit rate per R1000 cover, year 3(2022/2023) indicate% increase: _____	Total Price VAT incl. for 3 years
2.3.1	0.5 of annual salary	R	%	%	RATE ONLY
2.3.2	1.0 of annual salary	R	%	%	RATE ONLY
2.3.3	1.5 of annual salary	R	%	%	RATE ONLY
2.3.4	2.0 of annual salary	R	%	%	RATE ONLY
2.3.5.	2.5 of annual salary	R	%	%	RATE ONLY
COMPULSORY RATES NOT CARRIED FORWARD TO SUMMARY					

SIGNATURE		NAME (PRINT)	
CAPACITY		DATE	
NAME OF FIRM			



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2.4	Voluntary spouse/partner cover (death only)	Average unit rate per R1000 cover, year 1(2020/2021) VAT INCLUSIVE	Average unit rate per R1000 cover, year 2(2021/2022) indicate% increase:	Average unit rate per R1000 cover, year 3(2022/2023) indicate% increase: _____	Total Price VAT incl. for 3 years
2.4.1	1.0 of annual salary	R	%	%	RATE ONLY
COMPULSORY RATES NOT CARRIED FORWARD TO SUMMARY					
RATE ONLY					

SIGNATURE		NAME (PRINT)
CAPACITY		DATE
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SUMMARY OF COMBINED TOTALS		
DESCRIPTION	Year 1-2 & 3	TOTAL AMOUNT FOR 3 YEARS (2020-2023) VAT INCLUSIVE
1. Normal retirement age – 65 years for all members	Totals carried forward item :1.1	R
2.Early retirement age (subject to rules of the scheme or legislation)	Totals carried forward item : 2.1	R
Grand Total (2020-2023)		R

The above rates are underwritten by: _____
 Are the rates quoted for the full term of the contract? * Yes / No
 If not for the full term, provide details of the basis on which adjustments will be applied for

SIGNATURE	NAME (PRINT)
CAPACITY	DATE
NAME OF FIRM	

Appendix A

Additional questions posed by LD van Vuuren, email dated 15 October 2020

1. Whilst assuming that all permanent Employees currently are on the compulsory 2.5 x death and disability, we will also require to know what additional voluntary benefits each of the members currently enjoy.

The requested information is included in the current client database excel sheet. The current voluntary benefits is death and disability cover, spouse cover. The tender calls for voluntary dread disease as well. For evaluation purposes the only focus will be on the compulsory death and disability cover. As a minimum tenderers must provide for the voluntary benefits required. Any additional voluntary benefits will not be taken into account for evaluation purposes.

2. From the assumption that you will firstly look at the well-being of the staff and then also value for money for the municipality the following needs clarification:

- 2.2. There are huge differences in the interpretation of disability when it comes to claims stage which obviously have an impact on the pricing; it will be in the interest of members of the scheme to know exactly under which circumstances their disability claims will be honoured. Maybe bidders should specify their definitions.

The Current definition of disability that is used for group life is: *"Total and permanent incapable of following his/her regular occupation, as well as with or without further in-service training, the other occupations for which he/she is reasonable eligible by virtue of his/her training and experience, and he/she thereby experiences loss of income and his/her employment with the Employer is terminated."*

This definition is required as a minimum and the successful tenderer will have to provide their definition of disability which may not be less than the definition provided above.

- 2.3. The disability benefit as per (b), page 39 relates to a lump sum benefit type, but point (i) again refers to instalment payments. Please clarify.

We do not see any reference made to lump sum, thus it will be instalments.

- 2.3.1. Point (i) further speak of the residual death benefit payable will the disability is in payment. Will the death benefit monthly premium continue to be paid during the disability monthly instalments?

No, it won't continue after retirement unless it is voluntary in their personal capacity and allowed by the successful tenderer.

- 2.3.2. Does this then require the disability benefit to be an accelerator of the death benefit? (Accelerator meaning that the disability benefit feeds of the life cover)

No

3. In the meeting you indicated the Dread Disease will be added as part of the scope. It is even more important than our request for a definition (par 2.a above) that bidders are afforded the

opportunity to provide you with their (our) definition in order that you can compare apples with apples.

Tenders must offer as a minimum the following:

- Should you be diagnosed with one of the insured dread diseases, a lump sum equal to 0.75 x your annual pensionable salary could be paid to you
- The following diseases are covered under the dread disease policy: stroke, cancer, heart attack, coronary artery surgery, blindness, renal failure, paralysis, and major organ transplants
- You can claim for a maximum of two unrelated illnesses
- A pre-existing condition could have an effect on your dread disease claim
- The payment of the dread disease benefit is subject to policy conditions and the level of the disease as defined in the policy
- Your claim form needs to be submitted within 3 months of diagnosis and the specialist reports must be submitted within 6 months

4. The tender document states the unit rates are required. Which make sense for the compulsory benefits, since it is standard practice:

4.2. Can you confirm if the unit rate for the voluntary cover is per age band or an average of the scheme per benefit (similar to the compulsory benefits)?

An average of the scheme per benefit

4.3. It is important for us to understand how the current rate guarantees work – please clarify this.

Do not understand the question.

4.4. In the meeting the ER spoke about a 3-year rate but year to year increase relative to year 1 and the same for 3 v/s year 2. Please confirm

The increase of rates annually is provided for in the pricing schedule over the 3 years. The rates for year one should be increased by a % as indicated in the revised pricing schedule attached.

5. Considering the proposed commencement date is 1 Dec 2020 can we assume that the need for a validation period of 180 days (6months) is void?

Question addressed in nr 15 of the clarification meeting minutes and adjusted in the attached addendum.

6. Would it be possible to have sight of the current rates and Free Cover Limits?

Unfortunately, we are not authorised to disclose our current rates.

Additional questions posed after the clarification meeting by Hein Strydom, email dated 20 October 2020.

1. A detailed list of all the members and the benefits they currently enjoy inclusive of their additional voluntary cover.

See answer to Question 9 in the minutes. Attached as Appendix B to the minutes.

2. List of members with voluntary spouses/partner cover.

Please find attached list – see appendix B.

3. Qualifying definition of a partner

Tenderers must offer as a minimum the following cover for a “spouse”

“SPOUSE

A person who is the permanent life partner (whether in a heterosexual or homosexual partnership) or spouse or civil union partner of an employee in accordance with the Marriage Act, 68 of 1961, the Recognition of Customary Marriages Act, 68 of 1997 , or the Civil Union Act, 17 of 2006, or the tenets of any Asiatic religion. A permanent life partner will be covered if they have shared a household as “husband and wife” for longer than 6 months.”

4. Copy of the rules of the scheme.

We are not able to supply rules of the current scheme.

5. List of current retirees and their benefits they continued with after retirement.

We do not offer the benefit currently to retirees and if they are given the option to continue it will be on a voluntary basis and in their personal/private capacity.

6. Most recent claims experience.

See question 14 of the minutes and see appendix C to the minutes.

7. Please confirm if an electronic completed tender document with an electronic signature would be acceptable for submission by hand in the appropriate tender box, as the tender refers to “submitted in writing”

NO – it must be a originally signed hard copy deliver in the tender box, no electronic signature or copies will be accepted.

8. Would the insurer that we contract with be seen as a subcontractor and therefore require the completion of that section of the tender?

It is not clear what is meant with insurer that is contracted. The underwriter is not deemed as a subcontractor, but accreditation of the underwriter must be provided.

9. When will the “Confirmation of the certificate of clarification meeting attendance” be forwarded to us as well as the minutes.

Attached.

	AGE	GENDER	MAR STAT	ANNUAL SAL	CC VERSO GROUP	VERSO SPOUSE
	47	F	M	134054.16	VERS EMP 0.5	VERSO SPOUSE
	37	F	S	165937.8	VERS EMP 0.5	0
	41	M	M	140543.16	VERS EMP 1.5	VERSO SPOUSE
	37	F	S	832076.76	VERS EMP 1.5	0
	54	M	S	137220.84	VERS EMP 1.5	0
	43	M	S	286234.44	VERS X1 + CC	VERSO SPOUSE
	43	F	M	220517.4	VERS X1 + CC	0
	53	M	M	625972.2	VERS X1 + CC	0
	42	M	S	428337.72	VERS X2 + CC	VERSO SPOUSE
	52	M	M	418307.88	VERS X2 + CC	VERSO SPOUSE
	49	M	M	329988.48	VERS X2 + CC	VERSO SPOUSE
	57	M	M	793485.72	VERS X2 + CC	VERSO SPOUSE
	38	F	S	116837.4	VERS X2 + CC	0
	40	M	S	116837.4	VERS X2 + CC	0
	52	F	M	337943.76	VERS X2 + CC	VERSO SPOUSE
	33	M	S	530227.92	VERS X2 + CC	VERSO SPOUSE
	36	M	S	936805.8	VERS X2 + CC	0
	51	M	S	134054.16	VERS X2 + CC	0
	43	M	M	428337.72	VERS X2 + CC	VERSO SPOUSE
	34	M	S	114109.8	VERS X2 + CC	0
	50	M	M	114109.8	VERS X2 + CC	0
	43	M	M	195871.56	VERS X2 + CC	VERSO SPOUSE
	33	M	M	114109.8	VERS X2 + CC	0
	49	M	M	162006.84	VERS X2 + CC	VERSO SPOUSE
	42	M	M	210284.76	VERS X2 + CC	0
	47	M	M	215338.68	VERS X2 + CC	VERSO SPOUSE
	57	M	M	215338.68	VERS X2 + CC	0
	38	F	S	362823.48	VERSO CC	0
	55	F	M	505675.68	VERSO CC	VERSO SPOUSE
	40	F	S	178135.92	VERSO CC	0
	59	M	M	139357.8	VERSO CC	0
	56	M	M	272991.12	VERSO CC	0
	57	M	S	428337.72	VERSO CC	0
	50	M	S	139357.8	VERSO CC	0
	61	M	S	215338.68	VERSO CC	VERSO SPOUSE
	54	M	M	428337.72	VERSO CC	VERSO SPOUSE
	36	M	M	106302.84	VERSO CC	0
	32	F	M	362823.48	VERSO CC	0
	33	M	S	111444.72	VERSO CC	0
	34	F	M	248283	VERSO CC	0
	40	F	M	314686.08	VERSO CC	0
	46	M	S	362823.48	VERSO CC	0
	39	M	S	134054.16	VERSO CC	0
	32	F	M	493805.16	VERSO CC	VERSO SPOUSE
	45	M	M	569349.24	VERSO CC	0
	30	M	S	236771.16	VERSO CC	VERSO SPOUSE
	54	M	M	793485.72	VERSO CC	0
	52	M	M	272991.12	VERSO CC	0
	52	M	M	155907.96	VERSO CC	0
	48	M	S	155907.96	VERSO CC	VERSO SPOUSE
	49	F	M	350890.68	VERSO CC	VERSO SPOUSE
	47	F	M	371511.96	VERSO CC	0
	40	F	D	317681.28	VERSO CC	0
	50	F	M	389544.12	VERSO CC	0
	52	F	S	428337.72	VERSO CC	0
	52	M	S	155907.96	VERSO CC	0
	52	M	S	155907.96	VERSO CC	0
	55	M	S	155907.96	VERSO CC	0
	46	M	M	116837.4	VERSO CC	0
	41	M	M	225805.32	VERSO CC	VERSO SPOUSE
	42	M	M	272991.12	VERSO CC	VERSO SPOUSE
	56	M	M	428337.72	VERSO CC	0
	48	M	S	155907.96	VERSO CC	0
	58	M	M	210284.76	VERSO CC	0
	38	M	M	131667.72	VERSO CC	0
	54	F	S	350890.68	VERSO CC	0
	32	F	S	380450.04	VERSO CC	0
	43	F	M	350890.68	VERSO CC	VERSO SPOUSE
	64	M	M	625972.2	VERSO CC	0
	38	F	S	350890.68	VERSO CC	0
	45	F	M	569349.24	VERSO CC	0
	42	F	S	793485.72	VERSO CC	0
	36	M	S	569349.24	VERSO CC	0
	45	F	M	350890.68	VERSO CC	0
	42	M	S	893394.84	VERSO CC	VERSO SPOUSE
	60	M	M	346008.24	VERSO CC	0

VERSO CC	1061
VERS EMP 0.5	2
VERS EMP 1.5	3
VERS X1 + CC	3
VERS X2 + CC	19
VERSX2.5+ CC	69
TOTAL	1157
VERSO SPOUSE	286

	46	F	M	470937.48	VERSO CC		0
	52	F	M	872477.04	VERSO CC		0
	44	M	S	982307.04	VERSO CC		0
	38	M	M	127830.6	VERSO CC		0
	38	M	S	482246.52	VERSO CC		0
	34	M	S	329988.48	VERSO CC		0
	28	F	S	195871.56	VERSO CC		0
	64	M	M	354322.32	VERSO CC	VERSO SPOUSE	
	32	M	S	122543.76	VERSO CC		0
	43	M	S	354322.32	VERSO CC		0
	48	M	S	380450.04	VERSO CC	VERSO SPOUSE	
	26	M	S	108810.84	VERSO CC		0
	27	M	S	108810.84	VERSO CC		0
	29	M	S	108810.84	VERSO CC		0
	43	M	M	322267.08	VERSO CC	VERSO SPOUSE	
	61	M	M	611278.32	VERSO CC		0
	47	M	M	428337.72	VERSO CC		0
	39	M	M	279511.32	VERSO CC		0
	34	M	S	438617.16	VERSO CC		0
	42	M	M	329988.48	VERSO CC		0
	29	M	S	106302.84	VERSO CC		0
	45	M	S	106302.84	VERSO CC		0
	49	M	M	872477.04	VERSO CC		0
	42	F	M	482246.52	VERSO CC	VERSO SPOUSE	
	59	F	M	350890.68	VERSO CC	VERSO SPOUSE	
	46	F	S	220813.92	VERSO CC		0
	32	M	S	220813.92	VERSO CC		0
	29	F	S	220813.92	VERSO CC		0
	33	F	S	220813.92	VERSO CC		0
	33	M	S	220813.92	VERSO CC		0
	32	F	S	211345.44	VERSO CC		0
	34	M	S	220813.92	VERSO CC		0
	43	F	S	220813.92	VERSO CC		0
	37	F	S	220813.92	VERSO CC		0
	34	F	S	220813.92	VERSO CC		0
	51	F	S	220813.92	VERSO CC	VERSO SPOUSE	
	53	F	S	317681.28	VERSO CC		0
	52	M	M	482246.52	VERSO CC		0
	34	F	S	317681.28	VERSO CC	VERSO SPOUSE	
	38	M	S	147874.8	VERSO CC	VERSO SPOUSE	
	45	F	M	317681.28	VERSO CC		0
	43	M	S	211345.44	VERSO CC		0
	55	M	M	220813.92	VERSO CC		0
	34	F	S	362823.48	VERSO CC		0
	46	M	M	542940.72	VERSO CC	VERSO SPOUSE	
	47	F	M	640978.2	VERSO CC	VERSO SPOUSE	
	49	F	M	317681.28	VERSO CC		0
	40	F	M	389544.12	VERSO CC	VERSO SPOUSE	
	38	F	S	428337.72	VERSO CC		0
	34	F	M	380450.04	VERSO CC	VERSO SPOUSE	
	28	M	S	293097.72	VERSO CC		0
	30	M	S	137220.84	VERSO CC		0
	26	F	S	116837.4	VERSO CC		0
	41	F	S	438617.16	VERSO CC	VERSO SPOUSE	
	59	M	M	493805.16	VERSO CC	VERSO SPOUSE	
	37	F	S	329988.48	VERSO CC		0
	39	M	S	130903.44	VERSO CC		0
	53	M	M	131667.72	VERSO CC		0
	40	M	S	155907.96	VERSO CC		0
	38	F	M	893394.84	VERSO CC	VERSO SPOUSE	
	37	M	M	215338.68	VERSO CC		0
	46	M	M	582982.44	VERSO CC	VERSO SPOUSE	
	51	M	S	428337.72	VERSO CC		0
	47	M	S	248283	VERSO CC		0
	50	M	S	200551.08	VERSO CC		0
	50	M	M	346008.24	VERSO CC	VERSO SPOUSE	
	35	M	S	130903.44	VERSO CC	VERSO SPOUSE	
	27	M	S	205371.12	VERSO CC	VERSO SPOUSE	
	42	M	M	200551.08	VERSO CC		0
	34	M	M	173986.68	VERSO CC		0
	26	M	S	130903.44	VERSO CC		0
	43	F	M	272991.12	VERSO CC	VERSO SPOUSE	
	56	M	M	893394.84	VERSO CC	VERSO SPOUSE	
	28	F	S	236771.16	VERSO CC		0
	53	M	M	150916.44	VERSO CC		0
	29	F	M	398918.76	VERSO CC		0
	58	M	M	337943.76	VERSO CC		0
	52	M	M	279511.32	VERSO CC		0
	55	M	S	329988.48	VERSO CC		0

	57	F	M	582982.44	VERSO CC	VERSO SPOUSE	
	45	F	S	317681.28	VERSO CC		0
	35	F	M	116837.4	VERSO CC		0
	54	M	M	418307.88	VERSO CC		0
	58	F	S	362823.48	VERSO CC		0
	40	F	M	337943.76	VERSO CC	VERSO SPOUSE	
	47	M	S	279511.32	VERSO CC		0
	64	M	S	428337.72	VERSO CC	VERSO SPOUSE	
	55	M	M	248283	VERSO CC		0
	35	M	S	248283	VERSO CC		0
	61	M	M	178135.92	VERSO CC		0
	47	M	M	266580.12	VERSO CC	VERSO SPOUSE	
	38	F	M	272991.12	VERSO CC		0
	37	F	M	449130.84	VERSO CC		0
	46	F	S	350890.68	VERSO CC		0
	50	F	M	774892.2	VERSO CC		0
	57	M	M	242464.68	VERSO CC		0
	48	F	S	147874.8	VERSO CC		0
	44	F	M	267126.12	VERSO CC		0
	48	F	M	147874.8	VERSO CC	VERSO SPOUSE	
	46	M	M	248283	VERSO CC	VERSO SPOUSE	
	48	M	M	150916.44	VERSO CC		0
	60	M	M	640978.2	VERSO CC		0
	58	M	M	640978.2	VERSO CC		0
	57	M	M	195871.56	VERSO CC		0
	30	F	S	147375.48	VERSO CC		0
	32	F	M	147375.48	VERSO CC	VERSO SPOUSE	
	41	F	S	147375.48	VERSO CC		0
	59	M	M	317681.28	VERSO CC		0
	49	M	M	872477.04	VERSO CC	VERSO SPOUSE	
	46	M	S	173986.68	VERSO CC	VERSO SPOUSE	
	32	F	S	147874.8	VERSO CC	VERSO SPOUSE	
	50	F	S	147874.8	VERSO CC		0
	27	F	S	140543.16	VERSO CC		0
	54	M	M	147375.48	VERSO CC	VERSO SPOUSE	
	45	F	S	215338.68	VERSO CC		0
	32	M	S	140543.16	VERSO CC		0
	26	F	M	140543.16	VERSO CC		0
	31	F	S	140543.16	VERSO CC		0
	29	M	S	140543.16	VERSO CC		0
	25	F	S	140543.16	VERSO CC		0
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	59	M	M	428337.72	VERSO CC		0
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	26	M	S	143912.64	VERSO CC		0
	51	M	M	317681.28	VERSO CC	VERSO SPOUSE	
	35	F	S	317681.28	VERSO CC		0
	55	F	S	408480.72	VERSO CC		0
	44	M	S	408480.72	VERSO CC		0
	42	F	M	317681.28	VERSO CC	VERSO SPOUSE	
	40	F	M	267126.12	VERSO CC		0
	48	M	M	317681.28	VERSO CC	VERSO SPOUSE	
	28	M	S	140543.16	VERSO CC		0
	25	M	S	140543.16	VERSO CC		0
	28	F	S	140543.16	VERSO CC		0
	29	M	S	140543.16	VERSO CC		0
	28	M	S	140543.16	VERSO CC		0
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	45	F	M	337943.76	VERSO CC	VERSO SPOUSE	
	32	M	S	260356.2	VERSO CC		0
	39	M	S	236771.16	VERSO CC		0
	64	M	M	428337.72	VERSO CC		0
	43	F	S	260356.2	VERSO CC		0
	47	M	M	317681.28	VERSO CC		0
	50	M	S	317681.28	VERSO CC	VERSO SPOUSE	
	45	M	S	408480.72	VERSO CC		0
	46	M	M	317681.28	VERSO CC		0
	46	F	M	317681.28	VERSO CC	VERSO SPOUSE	
	32	F	S	154519.56	VERSO CC		0
	33	F	S	154519.56	VERSO CC		0
	29	M	S	154519.56	VERSO CC		0
	35	M	S	154519.56	VERSO CC		0
	31	M	S	154519.56	VERSO CC		0

	28	M	S	154519.56	VERSO CC		0
	29	F	S	154519.56	VERSO CC		0
	30	M	S	154519.56	VERSO CC		0
	32	M	S	195871.56	VERSO CC		0
	46	M	M	317681.28	VERSO CC		0
	43	F	S	371511.96	VERSO CC		0
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	46	F	S	317681.28	VERSO CC		0
	39	M	S	317681.28	VERSO CC		0
	42	F	M	317681.28	VERSO CC	VERSO SPOUSE	
	43	F	S	317681.28	VERSO CC		0
	45	M	S	611278.32	VERSO CC		0
	44	M	M	852027.36	VERSO CC		0
	46	M	M	210284.76	VERSO CC	VERSO SPOUSE	
	39	M	M	116837.4	VERSO CC		0
	38	M	M	210284.76	VERSO CC		0
	39	F	S	147874.8	VERSO CC		0
	40	F	M	134054.16	VERSO CC		0
	51	F	M	134054.16	VERSO CC		0
	64	M	M	134054.16	VERSO CC	VERSO SPOUSE	
	37	M	S	150916.44	VERSO CC		0
	30	F	S	143912.64	VERSO CC		0
	45	M	M	329988.48	VERSO CC		0
	56	M	M	134054.16	VERSO CC		0
	51	M	M	337943.76	VERSO CC		0
	39	M	S	248283	VERSO CC	VERSO SPOUSE	
	40	F	S	220517.4	VERSO CC		0
	40	M	S	220813.92	VERSO CC	VERSO SPOUSE	
	35	F	M	220517.4	VERSO CC		0
	56	M	M	220517.4	VERSO CC		0
	48	M	S	329988.48	VERSO CC		0
	54	M	M	329988.48	VERSO CC		0
	27	M	S	165937.8	VERSO CC		0
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	37	M	S	248283	VERSO CC		0
	45	M	S	248283	VERSO CC		0
	25	M	S	165937.8	VERSO CC		0
	43	F	M	248283	VERSO CC	VERSO SPOUSE	
	44	M	M	236771.16	VERSO CC		0
	49	F	S	187058.4	VERSO CC		0
	30	M	S	169899.96	VERSO CC		0
	32	M	S	169899.96	VERSO CC		0
	44	F	S	225805.32	VERSO CC		0
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	49	M	S	169899.96	VERSO CC		0
	35	M	M	169899.96	VERSO CC	VERSO SPOUSE	
	46	F	S	169899.96	VERSO CC		0
	34	F	S	169899.96	VERSO CC		0
	36	M	M	169899.96	VERSO CC	VERSO SPOUSE	
	37	F	S	169899.96	VERSO CC		0
	55	M	S	178135.92	VERSO CC		0
	37	F	S	307323.6	VERSO CC		0
	44	F	S	134054.16	VERSO CC		0
	54	F	M	147874.8	VERSO CC		0
	52	F	S	704776.32	VERSO CC		0
	46	M	M	893394.84	VERSO CC		0
	37	F	S	482246.52	VERSO CC		0
	36	F	S	611278.32	VERSO CC		0
	33	F	S	337943.76	VERSO CC		0
	59	M	S	793485.72	VERSO CC		0
	53	F	S	150916.44	VERSO CC		0
	54	F	S	131667.72	VERSO CC		0
	51	F	S	147874.8	VERSO CC		0
	58	M	M	398918.76	VERSO CC	VERSO SPOUSE	
	58	M	S	103778.88	VERSO CC		0
	57	M	M	362823.48	VERSO CC		0
	63	M	M	387360.24	VERSO CC	VERSO SPOUSE	
	62	M	M	272991.12	VERSO CC		0
	55	M	M	387360.24	VERSO CC	VERSO SPOUSE	

	51	M	M	272991.12	VERSO CC		0
	33	M	S	116837.4	VERSO CC		0
	48	M	M	220813.92	VERSO CC	VERSO SPOUSE	
	55	M	M	131667.72	VERSO CC	VERSO SPOUSE	
	55	M	M	231218.04	VERSO CC	VERSO SPOUSE	
	56	M	M	162006.84	VERSO CC	VERSO SPOUSE	
	57	M	M	116837.4	VERSO CC	VERSO SPOUSE	
	52	M	M	139357.8	VERSO CC	VERSO SPOUSE	
	45	M	M	116837.4	VERSO CC	VERSO SPOUSE	
	39	M	M	116837.4	VERSO CC	VERSO SPOUSE	
	28	M	S	116837.4	VERSO CC		0
	47	M	S	131667.72	VERSO CC		0
	52	M	S	131667.72	VERSO CC	VERSO SPOUSE	
	64	M	M	307323.6	VERSO CC		0
	55	M	M	154519.56	VERSO CC	VERSO SPOUSE	
	50	M	S	131667.72	VERSO CC		0
	39	M	S	116837.4	VERSO CC		0
	39	M	S	116837.4	VERSO CC		0
	36	M	M	225805.32	VERSO CC		0
	41	M	S	116837.4	VERSO CC	VERSO SPOUSE	
	53	M	M	116837.4	VERSO CC		0
	53	M	M	133414.8	VERSO CC	VERSO SPOUSE	
	36	M	S	114109.8	VERSO CC		0
	49	M	M	116837.4	VERSO CC	VERSO SPOUSE	
	30	M	S	225805.32	VERSO CC		0
	38	M	M	116837.4	VERSO CC	VERSO SPOUSE	
	41	M	M	116837.4	VERSO CC	VERSO SPOUSE	
	64	M	M	428337.72	VERSO CC		0
	52	M	M	150916.44	VERSO CC		0
	43	M	M	114109.8	VERSO CC	VERSO SPOUSE	
	47	M	S	114109.8	VERSO CC		0
	34	M	S	114109.8	VERSO CC		0
	55	M	S	114109.8	VERSO CC		0
	59	F	M	470937.48	VERSO CC		0
	50	F	M	267126.12	VERSO CC		0
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	52	F	M	178135.92	VERSO CC		0
	35	F	S	140543.16	VERSO CC	VERSO SPOUSE	
	28	F	S	140543.16	VERSO CC		0
	62	M	S	139357.8	VERSO CC		0
	52	F	M	220813.92	VERSO CC		0
	38	F	M	178135.92	VERSO CC		0
	38	F	S	178135.92	VERSO CC		0
	43	F	S	111444.72	VERSO CC		0
	61	F	M	220813.92	VERSO CC		0
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	55	F	S	317681.28	VERSO CC		0
	58	F	S	428337.72	VERSO CC		0
	51	F	S	428337.72	VERSO CC		0
	52	F	M	93348	VERSO CC		0
	62	F	S	93348	VERSO CC		0
	45	M	S	178135.92	VERSO CC		0
	39	F	M	150916.44	VERSO CC	VERSO SPOUSE	
	47	F	S	220813.92	VERSO CC		0
	48	F	S	147874.8	VERSO CC		0
	55	F	S	220813.92	VERSO CC		0
	52	F	S	131667.72	VERSO CC		0
	52	F	M	93348	VERSO CC		0
	53	F	M	220813.92	VERSO CC		0
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	49	F	S	220813.92	VERSO CC		0
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	50	F	S	147874.8	VERSO CC		0
	43	M	S	178135.92	VERSO CC		0
	38	F	S	178135.92	VERSO CC		0
	57	M	M	774892.2	VERSO CC	VERSO SPOUSE	
	43	F	M	380450.04	VERSO CC	VERSO SPOUSE	
	32	F	S	127830.6	VERSO CC		0
	30	F	S	130903.44	VERSO CC		0
	54	M	M	482246.52	VERSO CC	VERSO SPOUSE	
	41	F	S	225805.32	VERSO CC		0
	46	F	M	127830.6	VERSO CC		0
	31	F	M	127830.6	VERSO CC		0
	58	F	S	307323.6	VERSO CC		0
	23	F	S	143912.64	VERSO CC		0
	28	M	S	178135.92	VERSO CC		0
	42	F	M	774892.2	VERSO CC		0
	47	F	M	428337.72	VERSO CC		0
	34	F	S	470937.48	VERSO CC		0

	37	F	M	893394.84	VERSO CC	VERSO SPOUSE	
	37	F	M	470937.48	VERSO CC		0
	29	F	S	236771.16	VERSO CC		0
	46	M	M	215338.68	VERSO CC		0
	35	M	S	260356.2	VERSO CC	VERSO SPOUSE	
	45	M	S	542940.72	VERSO CC		0
	38	M	S	220517.4	VERSO CC		0
	47	M	S	267126.12	VERSO CC		0
	42	F	M	242464.68	VERSO CC	VERSO SPOUSE	
	36	F	M	505675.68	VERSO CC	VERSO SPOUSE	
	40	M	S	154519.56	VERSO CC	VERSO SPOUSE	
	54	F	M	307323.6	VERSO CC		0
	27	M	S	122543.76	VERSO CC		0
	59	F	M	428337.72	VERSO CC	VERSO SPOUSE	
	29	M	S	186793.2	VERSO CC		0
	31	M	S	260356.2	VERSO CC		0
	48	F	M	215338.68	VERSO CC	VERSO SPOUSE	
	58	M	M	569349.24	VERSO CC		0
	60	M	M	459909.36	VERSO CC		0
	55	M	M	428337.72	VERSO CC		0
	53	M	M	279511.32	VERSO CC	VERSO SPOUSE	
	31	F	S	408480.72	VERSO CC		0
	50	F	M	272991.12	VERSO CC	VERSO SPOUSE	
	36	F	S	272991.12	VERSO CC		0
	31	F	S	158216.52	VERSO CC		0
	44	F	S	267126.12	VERSO CC		0
	37	F	S	220813.92	VERSO CC	VERSO SPOUSE	
	33	F	S	147375.48	VERSO CC		0
	34	F	S	127830.6	VERSO CC		0
	37	F	S	124835.52	VERSO CC		0
	32	F	S	147375.48	VERSO CC		0
	51	F	M	114109.8	VERSO CC		0
	39	F	S	127830.6	VERSO CC		0
	46	F	S	438617.16	VERSO CC		0
	43	F	M	307323.6	VERSO CC		0
	37	F	S	242464.68	VERSO CC	VERSO SPOUSE	
	33	M	S	122543.76	VERSO CC		0
	47	F	M	260356.2	VERSO CC	VERSO SPOUSE	
	49	F	M	150916.44	VERSO CC	VERSO SPOUSE	
	25	F	M	122543.76	VERSO CC		0
	25	F	S	143912.64	VERSO CC		0
	35	F	S	236771.16	VERSO CC		0
	33	M	S	242464.68	VERSO CC		0
	58	F	M	428337.72	VERSO CC		0
	33	F	S	242464.68	VERSO CC	VERSO SPOUSE	
	35	M	S	220813.92	VERSO CC	VERSO SPOUSE	
	51	F	M	225805.32	VERSO CC	VERSO SPOUSE	
	35	F	S	371511.96	VERSO CC		0
	37	F	S	220813.92	VERSO CC		0
	50	F	M	147874.8	VERSO CC		0
	57	F	M	267126.12	VERSO CC		0
	54	F	S	428337.72	VERSO CC		0
	31	M	S	220517.4	VERSO CC		0
	42	F	M	362823.48	VERSO CC		0
	47	F	M	272991.12	VERSO CC	VERSO SPOUSE	
	37	M	S	225805.32	VERSO CC		0
	34	M	M	178135.92	VERSO CC	VERSO SPOUSE	
	40	M	M	178135.92	VERSO CC		0
	40	M	M	178135.92	VERSO CC	VERSO SPOUSE	
	57	M	M	178135.92	VERSO CC	VERSO SPOUSE	
	23	F	S	178135.92	VERSO CC		0
	40	F	S	362823.48	VERSO CC		0
	58	M	D	428337.72	VERSO CC		0
	59	F	S	0	VERSO CC		0
	33	M	M	625972.2	VERSO CC	VERSO SPOUSE	
	52	M	M	178135.92	VERSO CC		0
	58	F	S	317681.28	VERSO CC		0
	47	M	M	438617.16	VERSO CC	VERSO SPOUSE	
	32	F	S	220813.92	VERSO CC		0
	44	F	M	267126.12	VERSO CC		0
	42	F	M	242464.68	VERSO CC		0
	60	M	M	936805.8	VERSO CC	VERSO SPOUSE	
	40	F	S	272991.12	VERSO CC		0
	39	M	S	260356.2	VERSO CC		0
	40	F	S	272991.12	VERSO CC	VERSO SPOUSE	
	38	F	S	272991.12	VERSO CC		0
	36	F	S	266580.12	VERSO CC		0
	55	F	M	220813.92	VERSO CC		0
	26	M	S	154519.56	VERSO CC		0

	42	M	M	482246.52	VERSO CC		0
	34	M	S	242464.68	VERSO CC		0
	36	M	S	569349.24	VERSO CC		0
	35	M	S	428337.72	VERSO CC		0
	42	F	M	721685.28	VERSO CC	VERSO SPOUSE	
	27	M	S	236771.16	VERSO CC		0
	46	M	S	272991.12	VERSO CC		0
	38	M	S	163598.16	VERSO CC		0
	54	F	M	267126.12	VERSO CC	VERSO SPOUSE	
	45	M	S	317681.28	VERSO CC		0
	48	M	M	408480.72	VERSO CC	VERSO SPOUSE	
	63	F	M	220813.92	VERSO CC		0
	57	M	D	187058.4	VERSO CC		0
	48	M	M	428337.72	VERSO CC		0
	48	M	M	317681.28	VERSO CC		0
	43	F	M	362823.48	VERSO CC	VERSO SPOUSE	
	41	F	M	272991.12	VERSO CC		0
	49	M	M	307323.6	VERSO CC		0
	25	F	S	140543.16	VERSO CC		0
	48	F	S	248283	VERSO CC		0
	39	M	S	131667.72	VERSO CC		0
	42	F	M	143912.64	VERSO CC		0
	41	F	M	337943.76	VERSO CC		0
	44	F	M	317681.28	VERSO CC		0
	51	M	M	317681.28	VERSO CC		0
	53	M	S	656374.08	VERSO CC	VERSO SPOUSE	
	60	M	M	428337.72	VERSO CC	VERSO SPOUSE	
	55	M	M	317681.28	VERSO CC		0
	57	M	M	337943.76	VERSO CC		0
	50	F	M	272991.12	VERSO CC		0
	53	F	S	254226	VERSO CC		0
	49	M	S	362823.48	VERSO CC		0
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	27	M	S	143912.64	VERSO CC		0
	40	F	S	143912.64	VERSO CC	VERSO SPOUSE	
	31	M	S	248283	VERSO CC	VERSO SPOUSE	
	43	F	S	154519.56	VERSO CC		0
	54	F	M	220813.92	VERSO CC		0
	40	F	M	220813.92	VERSO CC	VERSO SPOUSE	
	47	M	S	362823.48	VERSO CC		0
	53	M	M	131667.72	VERSO CC		0
	52	M	S	139357.8	VERSO CC		0
	64	M	M	852027.36	VERSO CC	VERSO SPOUSE	
	38	M	S	127830.6	VERSO CC		0
	37	F	M	362823.48	VERSO CC	VERSO SPOUSE	
	60	M	M	362823.48	VERSO CC		0
	57	F	S	371511.96	VERSO CC		0
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	51	M	S	131667.72	VERSO CC		0
	51	M	M	286234.44	VERSO CC	VERSO SPOUSE	
	49	M	M	178135.92	VERSO CC		0
	44	F	M	220813.92	VERSO CC		0
	40	F	M	220813.92	VERSO CC	VERSO SPOUSE	
	36	F	S	220813.92	VERSO CC		0
	33	F	M	143912.64	VERSO CC	VERSO SPOUSE	
	31	F	S	317681.28	VERSO CC		0
	51	M	M	150916.44	VERSO CC		0
	46	M	S	286234.44	VERSO CC	VERSO SPOUSE	
	46	M	S	307323.6	VERSO CC		0
	35	F	S	272991.12	VERSO CC		0

	37	F	S	272991.12	VERSO CC	0
	37	M	S	272991.12	VERSO CC	0
	42	F	M	272991.12	VERSO CC	0
	32	F	S	272991.12	VERSO CC	0
	30	F	S	248283	VERSO CC	0
	39	F	S	143912.64	VERSO CC	0
	44	M	M	131667.72	VERSO CC	0
	63	M	M	195871.56	VERSO CC	0
	46	F	M	449130.84	VERSO CC	VERSO SPOUSE
	48	F	M	215338.68	VERSO CC	0
	53	F	S	322267.08	VERSO CC	VERSO SPOUSE
	46	F	M	272991.12	VERSO CC	0
	54	F	S	248283	VERSO CC	0
	44	F	M	114109.8	VERSO CC	0
	46	M	S	307323.6	VERSO CC	0
	49	F	M	220813.92	VERSO CC	VERSO SPOUSE
	41	F	S	293097.72	VERSO CC	0
	47	F	S	398918.76	VERSO CC	0
	46	M	S	134054.16	VERSO CC	VERSO SPOUSE
	42	M	S	272991.12	VERSO CC	0
	49	F	M	220813.92	VERSO CC	0
	49	M	M	139357.8	VERSO CC	0
	33	M	S	200551.08	VERSO CC	0
	60	M	M	307323.6	VERSO CC	0
	54	M	M	163598.16	VERSO CC	0
	44	M	M	155907.96	VERSO CC	0
	52	F	S	131667.72	VERSO CC	0
	44	F	M	131667.72	VERSO CC	VERSO SPOUSE
	44	F	S	131667.72	VERSO CC	0
	62	M	M	131667.72	VERSO CC	0
	36	M	S	155907.96	VERSO CC	0
	44	M	S	225805.32	VERSO CC	0
	56	M	M	704776.32	VERSO CC	0
	42	M	S	131667.72	VERSO CC	0
	41	M	M	150916.44	VERSO CC	VERSO SPOUSE
	40	F	S	116837.4	VERSO CC	0
	34	M	S	114109.8	VERSO CC	0
	33	M	S	114109.8	VERSO CC	0
	35	M	S	114109.8	VERSO CC	0
	38	M	M	114109.8	VERSO CC	VERSO SPOUSE
	27	M	S	124835.52	VERSO CC	VERSO SPOUSE
	53	M	M	220517.4	VERSO CC	0
	37	M	S	124835.52	VERSO CC	0
	43	M	M	124835.52	VERSO CC	0
	51	M	M	307323.6	VERSO CC	0
	29	M	S	131667.72	VERSO CC	0
	38	M	S	131667.72	VERSO CC	VERSO SPOUSE
	33	M	S	131667.72	VERSO CC	0
	52	M	M	131667.72	VERSO CC	0
	27	M	S	131667.72	VERSO CC	0
	28	M	S	131667.72	VERSO CC	0
	31	M	S	131667.72	VERSO CC	0
	28	M	S	131667.72	VERSO CC	0
	34	M	S	131667.72	VERSO CC	0
	50	M	M	131667.72	VERSO CC	VERSO SPOUSE
	40	M	S	114109.8	VERSO CC	0
	40	M	S	134054.16	VERSO CC	0
	51	M	S	114109.8	VERSO CC	VERSO SPOUSE
	52	M	M	114109.8	VERSO CC	0
	47	M	S	155907.96	VERSO CC	0
	30	M	S	279511.32	VERSO CC	0
	40	M	S	625972.2	VERSO CC	0
	32	M	S	380450.04	VERSO CC	0
	44	M	M	708019.92	VERSO CC	VERSO SPOUSE
	56	M	M	139357.8	VERSO CC	0
	43	M	S	155907.96	VERSO CC	0
	46	F	S	354322.32	VERSO CC	0
	36	F	M	205371.12	VERSO CC	VERSO SPOUSE
	46	M	S	131667.72	VERSO CC	0
	31	F	S	111444.72	VERSO CC	0
	47	F	M	111444.72	VERSO CC	0
	42	F	S	111444.72	VERSO CC	0
	29	M	S	114109.8	VERSO CC	0
	48	M	S	114109.8	VERSO CC	0
	48	M	M	272991.12	VERSO CC	VERSO SPOUSE
	45	M	M	210284.76	VERSO CC	0
	47	M	M	143912.64	VERSO CC	0
	26	M	S	114109.8	VERSO CC	0
	28	M	S	114109.8	VERSO CC	0

	30	M	S	114109.8	VERSO CC		0
	36	M	M	114109.8	VERSO CC		0
	62	M	S	114109.8	VERSO CC		0
	51	F	M	350890.68	VERSO CC	VERSO SPOUSE	
	63	M	M	131667.72	VERSO CC		0
	48	M	M	131667.72	VERSO CC		0
	43	F	M	108810.84	VERSO CC		0
	30	F	M	165937.8	VERSO CC		0
	32	M	S	108810.84	VERSO CC		0
	45	M	M	108810.84	VERSO CC		0
	35	M	S	139357.8	VERSO CC		0
	64	M	M	428337.72	VERSO CC	VERSO SPOUSE	
	51	M	M	225805.32	VERSO CC		0
	36	F	S	248283	VERSO CC	VERSO SPOUSE	
	56	M	M	210284.76	VERSO CC	VERSO SPOUSE	
	39	F	S	231218.04	VERSO CC		0
	56	F	S	242464.68	VERSO CC		0
	42	M	S	131667.72	VERSO CC		0
	56	F	M	248283	VERSO CC	VERSO SPOUSE	
	52	M	M	329988.48	VERSO CC	VERSO SPOUSE	
	45	F	M	187058.4	VERSO CC		0
	56	M	M	187058.4	VERSO CC		0
	47	F	S	155907.96	VERSO CC		0
	50	F	D	131667.72	VERSO CC		0
	55	M	S	317681.28	VERSO CC		0
	34	F	M	162006.84	VERSO CC	VERSO SPOUSE	
	48	F	M	183923.16	VERSO CC	VERSO SPOUSE	
	37	F	S	155907.96	VERSO CC		0
	63	M	M	215338.68	VERSO CC		0
	42	M	S	215338.68	VERSO CC		0
	44	F	M	220813.92	VERSO CC		0
	47	M	S	116837.4	VERSO CC	VERSO SPOUSE	
	26	M	S	131667.72	VERSO CC		0
	52	M	M	210284.76	VERSO CC		0
	32	M	S	116837.4	VERSO CC		0
	32	M	S	131667.72	VERSO CC		0
	45	M	M	154519.56	VERSO CC	VERSO SPOUSE	
	41	M	M	428337.72	VERSO CC	VERSO SPOUSE	
	55	M	M	116837.4	VERSO CC	VERSO SPOUSE	
	52	M	M	178135.92	VERSO CC		0
	55	M	M	131667.72	VERSO CC	VERSO SPOUSE	
	51	M	M	187058.4	VERSO CC		0
	34	M	S	131667.72	VERSO CC		0
	21	M	S	103778.88	VERSO CC		0
	41	M	S	317681.28	VERSO CC		0
	50	M	M	771920.88	VERSO CC	VERSO SPOUSE	
	40	F	S	482246.52	VERSO CC		0
	49	F	S	131667.72	VERSO CC		0
	41	M	S	205371.12	VERSO CC		0
	47	M	S	155907.96	VERSO CC		0
	26	M	S	106302.84	VERSO CC		0
	41	M	M	131667.72	VERSO CC		0
	62	M	M	150916.44	VERSO CC		0
	49	M	S	139357.8	VERSO CC	VERSO SPOUSE	
	47	F	S	428337.72	VERSO CC		0
	37	F	M	106302.84	VERSO CC	VERSO SPOUSE	
	49	M	S	231218.04	VERSO CC		0
	48	F	M	656374.08	VERSO CC		0
	36	M	M	625972.2	VERSO CC	VERSO SPOUSE	
	45	M	M	832076.76	VERSO CC		0
	43	M	S	150916.44	VERSO CC		0
	45	M	M	155907.96	VERSO CC		0
	40	F	S	317681.28	VERSO CC	VERSO SPOUSE	
	43	F	M	230796.96	VERSO CC		0
	28	F	S	165937.8	VERSO CC		0
	45	F	M	472201.2	VERSO CC		0
	58	F	M	569349.24	VERSO CC	VERSO SPOUSE	
	33	F	M	350890.68	VERSO CC		0
	28	F	S	215338.68	VERSO CC		0
	43	F	M	200551.08	VERSO CC		0
	40	M	M	131667.72	VERSO CC		0
	29	F	M	186793.2	VERSO CC		0
	45	M	M	317681.28	VERSO CC		0
	61	M	M	317681.28	VERSO CC		0
	57	M	M	215338.68	VERSO CC	VERSO SPOUSE	
	41	F	S	131667.72	VERSO CC		0
	30	M	S	131667.72	VERSO CC		0
	35	M	M	317681.28	VERSO CC	VERSO SPOUSE	
	50	F	M	131667.72	VERSO CC		0

	52	F	S	119643.48	VERSO CC	VERSO SPOUSE	
	46	M	M	134054.16	VERSO CC		0
	43	M	S	111444.72	VERSO CC		0
	40	M	S	111444.72	VERSO CC		0
	55	M	M	225805.32	VERSO CC	VERSO SPOUSE	
	28	M	S	111444.72	VERSO CC		0
	32	M	S	111444.72	VERSO CC		0
	37	M	S	111444.72	VERSO CC		0
	47	M	M	215338.68	VERSO CC		0
	38	M	M	195871.56	VERSO CC		0
	37	M	S	150916.44	VERSO CC	VERSO SPOUSE	
	41	M	S	150916.44	VERSO CC		0
	41	M	S	134054.16	VERSO CC		0
	40	M	S	178135.92	VERSO CC		0
	44	M	S	134054.16	VERSO CC		0
	55	M	S	134054.16	VERSO CC		0
	58	M	M	178135.92	VERSO CC	VERSO SPOUSE	
	37	M	M	116837.4	VERSO CC		0
	40	M	M	116837.4	VERSO CC		0
	59	M	M	131667.72	VERSO CC		0
	64	M	M	387360.24	VERSO CC	VERSO SPOUSE	
	57	M	M	150916.44	VERSO CC		0
	39	M	S	266580.12	VERSO CC	VERSO SPOUSE	
	47	M	W	215338.68	VERSO CC		0
	54	M	S	178135.92	VERSO CC		0
	57	M	S	139357.8	VERSO CC		0
	56	M	M	131667.72	VERSO CC		0
	54	M	M	300117.12	VERSO CC		0
	46	M	S	139357.8	VERSO CC		0
	42	M	S	139357.8	VERSO CC		0
	57	M	M	293097.72	VERSO CC	VERSO SPOUSE	
	50	M	M	131667.72	VERSO CC		0
	37	M	M	656374.08	VERSO CC		0
	40	F	S	173986.68	VERSO CC		0
	51	M	M	215338.68	VERSO CC		0
	45	M	S	210284.76	VERSO CC		0
	48	M	S	155907.96	VERSO CC		0
	50	M	M	329988.48	VERSO CC		0
	56	M	M	272991.12	VERSO CC		0
	31	M	S	114109.8	VERSO CC		0
	31	M	S	114109.8	VERSO CC		0
	49	M	M	139357.8	VERSO CC		0
	38	F	S	114109.8	VERSO CC		0
	31	F	S	114109.8	VERSO CC		0
	35	M	S	114109.8	VERSO CC		0
	39	F	S	114109.8	VERSO CC		0
	44	F	M	147874.8	VERSO CC	VERSO SPOUSE	
	48	M	M	266580.12	VERSO CC	VERSO SPOUSE	
	44	M	M	154519.56	VERSO CC		0
	46	M	M	150916.44	VERSO CC		0
	43	M	S	150916.44	VERSO CC		0
	45	M	M	134054.16	VERSO CC	VERSO SPOUSE	
	38	M	M	134054.16	VERSO CC		0
	56	M	S	114109.8	VERSO CC		0
	52	M	M	131667.72	VERSO CC		0
	53	M	S	114109.8	VERSO CC		0
	62	M	M	114109.8	VERSO CC		0
	34	M	S	114109.8	VERSO CC		0
	54	M	M	114109.8	VERSO CC		0
	41	M	S	114109.8	VERSO CC		0
	48	M	M	127830.6	VERSO CC		0
	30	M	S	114109.8	VERSO CC		0
	47	M	M	114109.8	VERSO CC		0
	47	M	M	114109.8	VERSO CC	VERSO SPOUSE	
	53	M	M	139357.8	VERSO CC		0
	58	M	M	272991.12	VERSO CC		0
	33	M	M	470937.48	VERSO CC		0
	44	M	S	178135.92	VERSO CC		0
	52	M	M	178135.92	VERSO CC		0
	45	M	M	150916.44	VERSO CC		0
	43	M	S	134054.16	VERSO CC		0
	52	M	M	307323.6	VERSO CC		0
	44	M	M	139357.8	VERSO CC	VERSO SPOUSE	
	54	F	S	131667.72	VERSO CC		0
	46	F	M	131667.72	VERSO CC		0
	47	M	M	155907.96	VERSO CC		0
	54	M	M	248283	VERSO CC		0
	28	M	S	111444.72	VERSO CC		0
	46	M	S	111444.72	VERSO CC		0

	52	M	M	272991.12	VERSO CC	VERSO SPOUSE	
	58	M	M	178135.92	VERSO CC		0
	52	M	M	155907.96	VERSO CC	VERSO SPOUSE	
	33	M	S	131667.72	VERSO CC		0
	28	M	S	111444.72	VERSO CC		0
	57	M	M	150916.44	VERSO CC	VERSO SPOUSE	
	56	M	S	139357.8	VERSO CC		0
	53	F	M	267126.12	VERSO CC		0
	32	F	S	0	VERSO CC	VERSO SPOUSE	
	52	M	S	131667.72	VERSO CC		0
	44	M	S	131667.72	VERSO CC		0
	38	F	S	131667.72	VERSO CC		0
	41	M	M	155907.96	VERSO CC		0
	51	M	M	131667.72	VERSO CC		0
	45	M	S	169899.96	VERSO CC		0
	51	M	M	215338.68	VERSO CC		0
	53	M	M	131667.72	VERSO CC		0
	46	M	M	150916.44	VERSO CC		0
	47	M	S	150916.44	VERSO CC	VERSO SPOUSE	
	41	M	S	215338.68	VERSO CC		0
	56	M	M	163598.16	VERSO CC		0
	54	M	M	163598.16	VERSO CC	VERSO SPOUSE	
	46	M	S	191301.24	VERSO CC		0
	32	M	S	114109.8	VERSO CC		0
	42	M	M	154519.56	VERSO CC	VERSO SPOUSE	
	34	F	M	362823.48	VERSO CC	VERSO SPOUSE	
	45	F	S	155907.96	VERSO CC		0
	33	F	S	131667.72	VERSO CC		0
	59	M	M	163598.16	VERSO CC		0
	46	M	M	236771.16	VERSO CC	VERSO SPOUSE	
	55	F	S	131667.72	VERSO CC		0
	33	F	S	131667.72	VERSO CC		0
	47	F	S	131667.72	VERSO CC		0
	35	M	S	210284.76	VERSO CC		0
	40	M	S	131667.72	VERSO CC		0
	40	F	M	111444.72	VERSO CC		0
	51	F	S	108810.84	VERSO CC		0
	39	M	M	236771.16	VERSO CC		0
	51	M	M	139357.8	VERSO CC		0
	52	M	M	231218.04	VERSO CC	VERSO SPOUSE	
	32	M	S	111444.72	VERSO CC		0
	30	M	M	111444.72	VERSO CC		0
	54	M	M	131667.72	VERSO CC		0
	37	M	S	155907.96	VERSO CC		0
	64	M	M	139357.8	VERSO CC		0
	43	M	S	106302.84	VERSO CC		0
	49	M	M	131667.72	VERSO CC		0
	30	M	S	106302.84	VERSO CC		0
	39	M	S	106302.84	VERSO CC		0
	56	M	S	103778.88	VERSO CC		0
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	24	M	S	106302.84	VERSO CC		0
	35	M	S	106302.84	VERSO CC		0
	30	M	S	106302.84	VERSO CC		0
	42	M	M	106302.84	VERSO CC		0
	35	M	M	106302.84	VERSO CC		0
	44	M	S	155907.96	VERSO CC	VERSO SPOUSE	
	54	M	M	178135.92	VERSO CC		0
	50	M	M	106302.84	VERSO CC		0
	34	M	S	106302.84	VERSO CC		0
	60	M	M	131667.72	VERSO CC		0
	31	M	S	119643.48	VERSO CC		0
	53	M	M	173986.68	VERSO CC	VERSO SPOUSE	
	25	M	S	114109.8	VERSO CC		0
	44	M	M	114109.8	VERSO CC	VERSO SPOUSE	
	35	M	S	114109.8	VERSO CC		0
	58	M	M	155907.96	VERSO CC	VERSO SPOUSE	
	54	M	M	119643.48	VERSO CC		0
	52	M	M	272991.12	VERSO CC	VERSO SPOUSE	
	37	M	M	260356.2	VERSO CC		0
	60	M	M	131667.72	VERSO CC		0
	49	F	M	178135.92	VERSO CC		0
	38	F	S	131667.72	VERSO CC		0
	47	M	M	186793.2	VERSO CC		0
	37	F	S	162006.84	VERSO CC		0
	36	M	S	220517.4	VERSO CC		0
	41	M	M	225805.32	VERSO CC	VERSO SPOUSE	
	34	M	S	131667.72	VERSO CC		0

	44	F	M	131667.72	VERSO CC		0
	44	M	M	195871.56	VERSO CC		0
	53	M	M	154519.56	VERSO CC		0
	39	M	M	178135.92	VERSO CC		0
	39	M	M	154519.56	VERSO CC		0
	38	F	M	183923.16	VERSO CC		0
	45	M	M	131667.72	VERSO CC		0
	45	F	M	131667.72	VERSO CC		0
	57	M	M	114109.8	VERSO CC	VERSO SPOUSE	
	53	M	M	114109.8	VERSO CC		0
	36	M	S	114109.8	VERSO CC		0
	44	M	M	114109.8	VERSO CC		0
	43	M	S	195871.56	VERSO CC		0
	49	M	M	182394.48	VERSO CC		0
	60	M	M	187058.4	VERSO CC		0
	47	M	M	155907.96	VERSO CC		0
	58	F	S	73021.2	VERSO CC	VERSO SPOUSE	
	55	M	M	131667.72	VERSO CC		0
	55	M	S	893394.84	VERSO CC		0
	38	F	M	131667.72	VERSO CC	VERSO SPOUSE	
	42	M	M	155907.96	VERSO CC		0
	33	M	S	155907.96	VERSO CC	VERSO SPOUSE	
	55	M	S	155907.96	VERSO CC		0
	52	M	S	155907.96	VERSO CC		0
	42	M	S	147874.8	VERSO CC		0
	29	M	S	111444.72	VERSO CC		0
	55	M	S	155907.96	VERSO CC		0
	38	F	S	131667.72	VERSO CC		0
	54	M	M	155907.96	VERSO CC		0
	27	F	S	150916.44	VERSO CC		0
	41	F	S	272991.12	VERSO CC		0
	38	F	S	131667.72	VERSO CC		0
	22	M	S	111444.72	VERSO CC		0
	40	F	S	111444.72	VERSO CC		0
	41	F	S	131667.72	VERSO CC		0
	54	F	M	147874.8	VERSO CC		0
	51	M	M	155907.96	VERSO CC		0
	51	M	M	131667.72	VERSO CC	VERSO SPOUSE	
	40	M	S	154519.56	VERSO CC		0
	48	M	M	131667.72	VERSO CC		0
	39	M	M	362823.48	VERSO CC		0
	46	M	M	139357.8	VERSO CC		0
	47	M	M	155907.96	VERSO CC		0
	39	M	M	205371.12	VERSO CC		0
	32	M	S	111444.72	VERSO CC		0
	37	M	S	139357.8	VERSO CC		0
	60	M	M	147874.8	VERSO CC		0
	60	M	M	155907.96	VERSO CC		0
	50	M	M	131667.72	VERSO CC		0
	55	M	M	165937.8	VERSO CC		0
	49	M	M	163598.16	VERSO CC		0
	39	M	S	150916.44	VERSO CC	VERSO SPOUSE	
	45	F	M	134054.16	VERSO CC	VERSO SPOUSE	
	42	M	S	150916.44	VERSO CC		0
	41	M	S	114109.8	VERSO CC		0
	37	M	M	182394.48	VERSO CC	VERSO SPOUSE	
	40	M	S	139357.8	VERSO CC		0
	60	M	M	215338.68	VERSO CC		0
	50	M	M	178135.92	VERSO CC		0
	51	M	M	139357.8	VERSO CC		0
	56	M	M	182394.48	VERSO CC	VERSO SPOUSE	
	48	M	M	191301.24	VERSO CC		0
	59	F	S	147874.8	VERSO CC		0
	50	M	S	131667.72	VERSO CC		0
	35	F	M	215338.68	VERSO CC		0
	43	M	S	131667.72	VERSO CC		0
	48	M	S	387360.24	VERSO CC		0
	56	M	M	242464.68	VERSO CC	VERSO SPOUSE	
	43	M	S	286234.44	VERSO CC	VERSO SPOUSE	
	51	M	D	242464.68	VERSO CC		0
	50	M	S	134054.16	VERSO CC		0
	52	M	M	150916.44	VERSO CC	VERSO SPOUSE	
	29	F	S	182394.48	VERSO CC		0
	41	F	M	293097.72	VERSO CC		0
	46	M	M	178135.92	VERSO CC		0
	43	F	S	134054.16	VERSO CC		0
	59	M	S	300117.12	VERSO CC	VERSO SPOUSE	
	55	M	S	187058.4	VERSO CC		0
	53	M	M	195871.56	VERSO CC		0

	41	M	M	131667.72	VERSO CC	VERSO SPOUSE	
	42	M	S	131667.72	VERSO CC		0
	43	M	S	131667.72	VERSO CC	VERSO SPOUSE	
	37	M	S	131667.72	VERSO CC		0
	31	M	S	131667.72	VERSO CC		0
	30	M	S	116837.4	VERSO CC		0
	58	M	M	122543.76	VERSO CC	VERSO SPOUSE	
	56	M	M	114109.8	VERSO CC		0
	63	M	M	293097.72	VERSO CC		0
	42	M	S	114109.8	VERSO CC		0
	61	M	S	114109.8	VERSO CC		0
	33	M	S	114109.8	VERSO CC		0
	33	M	S	215338.68	VERSO CC		0
	27	F	S	143912.64	VERSO CC		0
	29	M	S	114109.8	VERSO CC		0
	24	M	S	114109.8	VERSO CC		0
	44	M	M	362823.48	VERSO CC		0
	33	M	M	362823.48	VERSO CC		0
	47	M	M	380450.04	VERSO CC		0
	28	M	M	215338.68	VERSO CC		0
	49	M	S	225805.32	VERSO CC		0
	51	M	S	131667.72	VERSO CC		0
	49	M	M	354322.32	VERSO CC		0
	48	M	S	215338.68	VERSO CC		0
	56	M	M	187058.4	VERSO CC	VERSO SPOUSE	
	42	F	M	147874.8	VERSO CC		0
	39	F	S	134054.16	VERSO CC	VERSO SPOUSE	
	35	M	S	134054.16	VERSO CC	VERSO SPOUSE	
	52	M	M	300117.12	VERSO CC	VERSO SPOUSE	
	48	M	S	131667.72	VERSO CC		0
	45	M	S	279511.32	VERSO CC		0
	47	F	M	362823.48	VERSO CC	VERSO SPOUSE	
	56	M	M	134054.16	VERSO CC		0
	34	M	M	182394.48	VERSO CC		0
	29	M	M	114109.8	VERSO CC		0
	36	M	S	114109.8	VERSO CC		0
	47	M	S	114109.8	VERSO CC		0
	31	M	S	114109.8	VERSO CC		0
	58	M	M	114109.8	VERSO CC		0
	34	M	S	114109.8	VERSO CC		0
	46	M	S	114109.8	VERSO CC		0
	59	M	M	131667.72	VERSO CC		0
	47	F	M	131667.72	VERSO CC		0
	45	M	S	139357.8	VERSO CC		0
	48	F	S	286234.44	VERSO CC		0
	41	M	M	569349.24	VERSO CC		0
	54	M	S	210284.76	VERSO CC		0
	49	M	S	131667.72	VERSO CC		0
	57	M	S	307323.6	VERSO CC		0
	53	M	S	220813.92	VERSO CC		0
	51	M	S	236771.16	VERSO CC	VERSO SPOUSE	
	61	M	S	134054.16	VERSO CC		0
	48	M	S	162006.84	VERSO CC	VERSO SPOUSE	
	59	M	S	134054.16	VERSO CC		0
	49	M	S	134054.16	VERSO CC		0
	57	M	S	134054.16	VERSO CC		0
	46	M	S	236771.16	VERSO CC		0
	53	M	S	0	VERSO CC	VERSO SPOUSE	
	50	M	S	134444.4	VERSO CC		0
	55	M	M	215338.68	VERSO CC	VERSO SPOUSE	
	48	M	S	134444.4	VERSO CC		0
	58	M	S	116837.4	VERSO CC		0
	31	M	S	116837.4	VERSO CC		0
	29	M	S	116837.4	VERSO CC		0
	36	M	S	116837.4	VERSO CC		0
	28	M	S	116837.4	VERSO CC		0
	38	F	M	286234.44	VERSO CC	VERSO SPOUSE	
	46	M	M	134054.16	VERSO CC		0
	37	M	M	158216.52	VERSO CC		0
	57	M	M	215338.68	VERSO CC	VERSO SPOUSE	
	49	M	M	134054.16	VERSO CC		0
	38	M	S	178135.92	VERSO CC	VERSO SPOUSE	
	34	M	S	279511.32	VERSO CC		0
	31	M	M	542940.72	VERSO CC		0
	40	F	S	625972.2	VERSO CC		0
	30	M	S	542940.72	VERSO CC		0
	37	M	M	178135.92	VERSO CC		0
	41	M	S	582982.44	VERSO CC		0
	32	M	S	178135.92	VERSO CC		0

	35	F	S	186793.2	VERSO CC		0
	40	M	S	872477.04	VERSO CC		0
	57	F	M	195871.56	VERSO CC	VERSO SPOUSE	
	39	F	S	195871.56	VERSO CC		0
	54	F	M	195871.56	VERSO CC	VERSO SPOUSE	
	31	F	S	279511.32	VERSO CC		0
	44	F	M	438617.16	VERSO CC	VERSO SPOUSE	
	44	M	M	542940.72	VERSO CC	VERSO SPOUSE	
	34	F	S	200551.08	VERSO CC		0
	56	M	M	542940.72	VERSO CC	VERSO SPOUSE	
	58	F	M	428337.72	VERSO CC		0
	36	F	M	317681.28	VERSO CC		0
	47	F	S	195871.56	VERSO CC		0
	27	M	S	147375.48	VERSO CC		0
	52	M	M	893394.84	VERSO CC		0
	48	F	M	640978.2	VERSO CC		0
	46	F	M	704776.32	VERSO CC		0
	40	M	M	114109.8	VERSO CC		0
	55	M	S	314686.08	VERSO CC		0
	44	F	M	418307.88	VERSO CC		0
	38	F	M	337943.76	VERSO CC		0
	45	M	S	625972.2	VERSO CC		0
	64	F	M	317681.28	VERSO CC		0
	41	F	M	704776.32	VERSO CC		0
	38	F	S	307323.6	VERSO CC	VERSO SPOUSE	
	41	F	M	542940.72	VERSO CC		0
	47	M	M	428337.72	VERSO CC	VERSO SPOUSE	
	45	M	S	438617.16	VERSO CC		0
	37	M	S	354322.32	VERSO CC	VERSO SPOUSE	
	38	F	S	505675.68	VERSO CC		0
	44	M	M	542940.72	VERSO CC	VERSO SPOUSE	
	40	M	S	408480.72	VERSO CC		0
	60	M	S	542940.72	VERSO CC		0
	38	F	S	542940.72	VERSO CC	VERSO SPOUSE	
	38	M	M	656374.08	VERSO CC		0
	45	F	M	242464.68	VERSO CC	VERSO SPOUSE	
	38	F	S	542940.72	VERSO CC		0
	46	F	S	582982.44	VERSO CC		0
	35	F	M	542940.72	VERSO CC		0
	28	F	S	482246.52	VERSO CC		0
	24	F	S	140543.16	VERSO CC	VERSO SPOUSE	
	32	F	S	169899.96	VERSO CC		0
	35	M	S	482246.52	VERSO CC		0
	27	F	S	186793.2	VERSO CC		0
	39	M	M	408480.72	VERSO CC		0
	40	M	M	236771.16	VERSO CC		0
	55	M	S	362823.48	VERSO CC		0
	48	M	M	438617.16	VERSO CC	VERSO SPOUSE	
	52	M	M	418307.88	VERSO CC		0
	30	M	M	279511.32	VERSO CC		0
	55	F	M	362823.48	VERSO CC	VERSO SPOUSE	
	29	F	S	106302.84	VERSO CC		0
	59	M	M	272991.12	VERSO CC		0
	52	M	M	272991.12	VERSO CC		0
	51	M	S	134054.16	VERSO CC	VERSO SPOUSE	
	53	M	M	155907.96	VERSO CC	VERSO SPOUSE	
	46	F	M	611278.32	VERSX2.5+ CC	VERSO SPOUSE	
	41	F	S	427713.84	VERSX2.5+ CC	VERSO SPOUSE	
	40	F	M	317681.28	VERSX2.5+ CC	VERSO SPOUSE	
	35	F	S	266580.12	VERSX2.5+ CC		0
	48	M	M	329988.48	VERSX2.5+ CC	VERSO SPOUSE	
	46	M	S	150916.44	VERSX2.5+ CC		0
	38	M	S	165937.8	VERSX2.5+ CC		0
	50	M	S	215338.68	VERSX2.5+ CC		0
	28	M	S	111444.72	VERSX2.5+ CC	VERSO SPOUSE	
	37	M	S	111444.72	VERSX2.5+ CC	VERSO SPOUSE	
	62	M	M	472201.2	VERSX2.5+ CC	VERSO SPOUSE	
	51	F	M	337943.76	VERSX2.5+ CC		0
	36	M	S	248283	VERSX2.5+ CC	VERSO SPOUSE	
	59	M	M	317681.28	VERSX2.5+ CC		0
	59	M	M	640978.2	VERSX2.5+ CC		0
	63	M	M	640978.2	VERSX2.5+ CC		0
	44	M	M	279511.32	VERSX2.5+ CC	VERSO SPOUSE	
	34	M	S	317681.28	VERSX2.5+ CC		0
	48	M	S	317681.28	VERSX2.5+ CC		0
	30	F	S	248283	VERSX2.5+ CC	VERSO SPOUSE	
	44	M	S	248283	VERSX2.5+ CC		0
	33	M	M	169899.96	VERSX2.5+ CC		0
	48	M	M	169899.96	VERSX2.5+ CC	VERSO SPOUSE	

Stellenbosch Municipality

1 January 2017 to 30 September 2020



Period	Total sum assured at beginning of each period/Salary Bill for period (**)	Total Salary roll, at beginning of period	No. of lives lives exposed at beginning of the period	Death claims R	No of death claims	Disability claims R	No of disability claims	Spouses claims	Total Claims
Jan 2017 to June 2017	577 006 523.85	212 645 566.33	1 106	610 980.00	1	-	-		610 980.00
July 2017 to June 2018	620 437 122.42	228 651 135.84	1 111	1 926 579.96	6	2 466 585.60	2		4 393 165.56
July 2018 to June 2019	668 834 332.68	244 660 332.48	1 117	2 492 117.02	4	1 123 204.20	3		3 615 321.22
July 2019 to Sept 2020	728 186 551.65	274 787 377.98	1 164	4 282 553.55	7	2 697 498.00	2	393 701.64	7 373 753.19
Pending claims				698 698.00	2	487 551.00	1		1 186 249.00
Provision for late claims				385 995.00	1	494 416.00	1		880 411.00
				10 396 923.53	21	7 269 254.80	9	393 701.64	18 059 879.97

Basis: date of death/disability - pending claims have been included in the relevant periods above.

(**) The premiums for conversion option, commission and VAT on commission are included.

(*) Information unavailable.

Previous and Existing benefit structure:

Death benefit before retirement: 2.5 x Annual Salary plus an optional amount - in multiples of 0.5 x Annual Salary (If applicable)

Spouses benefit - 1 x Annual Salary

Disability Benefit payable in Instalments with a maximum of R8 000 000.

Proof-free limit: R5 000 000

Conversion option (Only on death and spouses): Yes

Growth on death benefit: Not applicable

Continuation of cover during disability (GOB): Not applicable

Experience is that claims are normally submitted approximately 1.0 months after the date of death and 2.8 months after date of disability.

Existing pre-existing conditions: 6 months before and 12 months thereafter

Lump sum disability reduction basis (e.g. m/60): Not applicable

Description of disability benefit: Regular and suitable occupation

Ceasing ages: Male: 65 years Female: 65 years

Name of contact person at existing underwriter: Dante Lotter (Tel: 021 9130116) Date: 6 October 2020

CLAIMS PAID

1. Death

Insurance Product Item	Incident Date	Main Member Gender	Main Member Surname	Main Member Initials	Main Member ID Num	Cause of Death	Total Amount of Claim
Verso - Stellenbosch 2.5x 2017 -	07-Feb-17	Female	SHENXANE	V	7101200683083	Natural Causes	610 980.00
Verso - Stellenbosch 2.5x 2017 -	16-Jul-17	Female	FOURIE	RC	9601190231080	Natural Causes	213 217.20
Verso - Stellenbosch 2.5x 2017 -	15-Jul-17	Female	PIETERSEN	R	6303070120086	Natural Causes	376 608.00
Verso - Stellenbosch 2.5x 2017 -	20-Oct-17	Male	MEYER	THW	6101185148087	Natural Causes	218 402.40
Verso - Stellenbosch 4.5x 2017 -	29-Nov-17	Male	MSHWESHWE	NO	6903037697082	Natural Causes	534 872.16
Verso - Stellenbosch 2.5x 2017 -	30-Apr-18	Male	MAGAZI	M	8710286031089	Unnatural Causes	271 867.80
Verso - Stellenbosch 2.5x 2017 -	26-Jun-18	Male	DE VILLIERS	W	6702275480080	Natural Causes	311 612.40
Verso - Stellenbosch 2.5x 2017 -	23-Nov-18	Male	DANIELS	IK	5702245162082	Natural Causes	701 864.40
Verso - Stellenbosch 2.5x 2017 -	13-Dec-18	Male	VOSLOO	L	6111155020083	Natural Causes	946 341.60
Verso - Stellenbosch 2.5x 2017 -	26-Dec-18	Male	DANANA	M	8005056223085	Natural Causes	295 922.02
Verso - Stellenbosch 2.5x 2017 -	24-Jan-19	Male	STUURMAN	HA	6511205871080	Natural Causes	547 989.00
Verso - Stellenbosch 2.5x 2017 -	20-Oct-19	Female	NDABAMBI	M	8712300618081	Natural Causes	262 223.10
Verso - Stellenbosch 2.5x 2017 -	10-Jan-20	Male	MOSES	JA	6805255065084	Under Investigation	419 143.50
Verso - Stellenbosch 2.5x 2017 -	06-Feb-20	Male	CROUZER	AE	5805135016084	Unnatural Causes	1 780 554.00
Verso - Stellenbosch 2.5x 2017 -	28-Apr-20	Male	DAVIDS	BA	5707015078087	Natural Causes	365 888.85
Verso - Stellenbosch 2.5x 2017 -	13-May-20	Male	KONDILE	NA	6811065892081	Natural Causes	355 097.70
Verso - Stellenbosch 2.5x 2017 -	14-Jun-20	Female	METSHANE	TC	7209230765083	Natural Causes	776 443.50
Verso - Stellenbosch 1x Spouse 2017 -	15-Jul-20	Male	TYATYEKA	MJ	5601285761086	Natural Causes	393 701.64
Verso - Stellenbosch 2.5x 2017 -	23-Jun-20	Male	NYANGIWE	C	6408185931085	Natural Causes	323 202.90
							9 705 932.17

2. Disability

Insurance Product	Surname	Initials	Main Member Gender	Last Working Date	ID Number	Date of Birth	Claim Cause	Total Benefit
Stellenbosch Mun	Jaap	JH	Male	21-Sep-17	6806245258086	24-Jun-68	Back Injury, Chronic Pain, Severe Radicul	828 196.80
Stellenbosch Mun	Ford	KA	Male	04-Dec-17	6012215199083	21-Dec-60	Ankylosing Spondylitis, Restrictive Lung Di	1 638 388.80
Stellenbosch Mun	Dauids	BA	Male	10-Aug-18	5707015078087	01-Jul-57	Constrictive Pericarditis, Impaired Cardiac	487 852.20
Stellenbosch Mun	Maarman	AJAD	Male	25-Oct-18	7111285205082	28-Nov-71	Cerebellar Atrophy, Ataxia, Stroke	290 898.60
Stellenbosch Mun	Alexander	MH	Male	29-Jan-19	6102025204080	02-Feb-61	Severe Osteoarthritis	344 453.40
Stellenbosch Mun	Hensen	A	Male	08-Jul-19	6401295088086	29-Jan-64	Diabetic Retinopathy, Peripheral Neuropath	1 922 262.60
Stellenbosch Mun	De Wet / Stewart	FS	Male	21-May-19	6610070186085	07-Oct-66	Bipolar Mood Disorder, Major Depression,	775 235.40