

Godfrey's

Tax Tables 2010-11

INCOME TAX RELIEFS AND ALLOWANCES

	2008-09	2009-10	2010-11
Personal allowance	£	£	
Aged under 65 on 5 April	6,035	6,475	6,475
Aged 65 or over on 5 April	9,030	9,490	9,490
Aged 75 or over on 5 April	9,180	9,640	9,640
Personal allowance reduced by £1 for each £2 by which total income is over	N/A	N/A	100,000
Married/civil partners: 10% rate of tax relief			
Aged under 75 but at least one partner born before 6 April 1935	6,535	N/A	N/A
Aged 75 and over	6,625	6,965	6,965
Minimum	2,540	2,670	2,670
Age allowance reduced by £1 for each £2 by which total income is over	21,800	22,900	22,900
Other reliefs and allowances			
Childcare and childcare vouchers (weekly)	55	55	55
Enterprise Investment Scheme (EIS) income tax relief ceiling	500,000	500,000	500,000
EIS rate of income tax relief	20%	20%	20%
Venture Capital Trust (VCT) income tax relief ceiling	200,000	200,000	200,000
VCT rate of income tax relief	30%	30%	30%
'Rent A Room': maximum tax-free income from furnished letting in main home	4,250	4,250	4,250

REGISTERED PENSIONS

	2008-09	2009-10	2010-11
Lifetime allowance*	£1,650,000	£1,750,000	£1,800,000
Amount of pension value which can be withdrawn tax free on commencement*	25%	25%	25%
Lifetime allowance charge on excess lump sum withdrawals	55%	55%	55%
Lifetime allowance charge on excess income withdrawals	25%	25%	25%
Annual allowance	£235,000	£245,000	£255,000
Annual allowance charge on excess	40%	40%	40%
Special annual allowance applies where relevant income is £130,000 or more:			
The average of infrequent money purchase contributions for 2006-07, 2007-08 and 2008-09	N/A	Min: £20,000 Max: £30,000	Min: £20,000 Max: £30,000
Special annual allowance charge	N/A	20%	20%-30%
Tax relief for individual capped at maximum of 100% relevant UK earnings or:	£3,600	£3,600	£3,600

* Subject to transitional protection for excess amount

INCOME TAX RATES

	2008-09	2009-10	2010-11
Starting rate band of 10% on savings income up to*	£ 2,320	£ 2,440	£ 2,440
Basic rate of 20% on income up to	34,801 and over	37,400	37,400
Higher rate of 40% on income	34,801 and over	37,401 and over	37,401-150,000
Additional rate of 50% on income over	N/A	N/A	150,000
Dividends for:			
Basic rate taxpayers	10%	10%	10%
Higher rate taxpayers	32.5%	32.5%	32.5%
Additional rate taxpayers	N/A	N/A	42.5%
Trusts: Standard rate band generally:	1,000	1,000	1,000
Rate applicable to trusts: dividends	32.5%	32.5%	42.5%
Other income	40%	40%	50%

*Not available if taxable non-savings income exceeds starting rate band

NON-DOMICILE CHARGE 2008-11

Annual charge for use of remittance basis (where total unremitted income and gains are £2,000 or more) by adult non-UK domiciliary after UK residence in seven or more of the previous nine tax years: £30,000

INDIVIDUAL SAVINGS ACCOUNTS (ISA)

	2008-09	2009-10	2010-11
Maximum investment			
Cash component	£3,600	£3,600 (£5,100*)	£5,100
Stocks and shares component (balance up to)	£7,200	£7,200 (£10,200*)	£10,200

* Born before 6 April 1960

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NATIONAL INSURANCE CONTRIBUTIONS

Class 1 Employees Not Contracted-Out Rates

2008-09			2009-10			2010-11		
Total Earnings £ weekly	Employee Contribution	Employer Contribution	Total Earnings £ weekly	Employee Contribution	Employer Contribution	Total Earnings £ weekly	Employee Contribution	Employer Contribution
Up to 105.00	Nil	Nil	Up to 110.00	Nil	Nil	Up to 110.00	Nil	Nil
105.01-770	11%	12.8%	110.01-844.00	11%	12.8%	110.01-844.00	11%	12.8%
770.01 and over	1%	12.8%	844.01 and over	1%	12.8%	844.01 and over	1%	12.8%

Limit or Threshold	2008-09			2009-10			2010-11		
	Weekly £	Monthly £	Annual £	Weekly £1	Monthly £1	Annual £	Weekly £	Monthly £	Annual £
Lower earnings limit	90	390	4,680	95	412	4,940	97	420	5,044
Employee primary contribution threshold	105	453	5,435	110	476	5,715	110	476	5,715
Employer secondary contribution threshold	105	453	5,435	110	476	5,715	110	476	5,715
Upper accrual point	N/A	N/A	N/A	770	3,337	40,040	770	3,337	40,040
Upper earnings limit	770	3,337	40,040	844	3,656	43,875	844	3,656	43,875

Contracted-Out Rates For 2009/10 and 2010/11 contributions are reduced on earnings between the upper accrual point and lower earnings limits. For 2008/09, the reduction is on earnings between the upper and lower earnings limits.

Year		Contribution Reduction		Contributions where Upper Earnings Limit Exceeded			
		Employee	Employer	Employee	Employer	Employee	Employer
2010-11	Salary Related	1.6%	3.7%	£3,636.54+1% over £43,875			
	Money Purchased	1.6%	1.4%	£3,636.54+1% over £43,875			
2009-10	Salary Related	1.6%	3.7%	£3,636.88+1% over £43,875			
	Money Purchase	1.6%	1.4%	£3,636.88+1% over £43,875			
2008-09	Salary Related	1.6%	3.7%	£3,238.04+1% over £40,040			
	Money Purchase	1.6%	1.4%	£3,238.04+1% over £40,040			

• Employers are able to reduce their NI payments to take account of rebate due between £97 and £110 per week on which NICs are not levied (£95 and £110 per week for 2009-10)

• Employees are able to reduce their NI payments to take account of rebate due between £97 and £110 per week (£95 and £110 per week for 2009-10) on which NICs are not levied (allowed for in the above figures)

State Second Pension (S2P) Contracted-Out Rebate for Personal Pensions 2010-11

Slice of Earnings pa	£5,004 - £14,100					£14,101 - £40,040									
	40%					10%									
Rebate	Double rate below*					Half rate below*									
Age on 5 April 2010	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rebate % for 20% accrual	4.7	4.7	4.8	4.9	4.9	5.0	5.1	5.2	5.2	5.3	5.4	5.5	5.6	5.6	5.7
Age on 5 April 2010	30	31	32	33	34	35	36	37	38	39	40	41	42	43-63	
Rebate % for 20% accrual	5.8	5.9	6.0	6.1	6.1	6.3	6.4	6.6	6.7	6.8	7.0	7.1	7.3	7.4	

*Plus employee's tax relief at 0.40%

	2008-09			2009-10			2010-11					
Class 1A Employer on most benefits in kind	12.8%			12.8%			12.8%					
Class 2 Self-employed*												
Flat rate	£2.30 pw			£119.60 pa			£2.40 pw			£124.80 pa		
Where earnings are over				£4,825 pa			£5,075			£5,075		
Class 4 Self-employed*												
Annual profit level				£5,435-£40,040			£5,715-£43,875			£5,715-£43,875 pa		
Rate on annual profit level				8%			8%			8%		
Rate thereafter				1%			1%			1%		
Class 3 (Voluntary) Contribution	£8.10 pw			£421.20 pa			£12.05 pw			£626.60 pa		

*Unless over state retirement age at start of tax year

TAX CREDITS

		2009-10		2010-11	
		Annual	Approximate Weekly Equivalent	Annual	Approximate Weekly Equivalent
Working Tax Credit	Basic	1,890	36.25	1,920	36.82
	Additional couple's and lone parent element	1,860	35.67	1,890	36.25
	30 hour element	775	14.86	790	15.15
	Disabled worker element	2,530	48.52	2,570	49.29
	Severe disability element	1,075	20.62	1,095	21.00
	50 plus return to work payment, 16-29 hours	1,300	24.93	1,320	25.32
	50 plus return to work payment, 30 hours +	1,935	37.11	1,965	37.68
	Childcare element: 80% of eligible cost covered				
	Maximum eligible cost for two or more children		300.00		300.00
	Maximum eligible cost for one child		175.00		175.00
	Child Tax Credit	Family element	545	10.50	545
Family element, baby addition		545	10.50	545	10.50
Child element		2,235	42.86	2,300	44.11
Disabled child additional element		2,670	51.21	2,715	52.07
Severely disabled child additional element		1,075	20.62	1,095	21.00

• For those entitled to Working Tax Credits (other than the family element of Child Tax Credit), all credits are withdrawn at the rate of 39% for each £1 of (joint) gross income £5,420 a year.

• For those entitled to Child Tax Credit only (other than the Family element of Child Tax Credit), the corresponding income threshold is £16,190 a year; (£16,040 for 2009-10).

• The family element of Child Tax Credit is normally withdrawn at the rate of 6.67% for each £1 of (joint) gross income over £50,000 a year.

• The in-year income disregard is £25,000. • Weekly credit figures are daily rates multiplied by seven.

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MAIN TAXABLE STATE BENEFITS

BENEFIT	Weekly rate from			Annual taxable total		
	6/4/08 £	6/4/09 £	6/4/10 £	2008-09 £	2009-10 £	2010-11 £
Retirement pension						
Standard Rate	90.70	95.25	97.65	4,716.40	4,953.00	5,077.80
Adult dependant's	54.35	57.05	58.50	2,826.20	2,966.60	3,042.00
Addition at age 80	0.25	0.25	0.25	13.00	13.00	13.00
Pension Credit: Standard Minimum Guarantee (not taxable)						
Single	124.05	130.25	132.60	-	-	-
Couple	189.35	198.45	202.40	-	-	-
Incapacity benefit (for claims made before 27/10/08)*						
Long-term	84.50	89.80	91.40	4,394.00	4,669.60	4,752.80
Increased higher rate	17.75	15.65	15.00	923.00	813.80	780.00
Increased lower rate	8.90	6.55	5.80	462.80	340.60	301.60
Short-term (under pension age) (higher rate)	75.40	80.15	81.60	-	-	-
Short-term (over pension age) (lower rate)	81.10	86.20	87.75	-	-	-
Employment and Support Allowance (ESA)*						
Single under 25	47.95	50.95	51.85	-	-	-
25 or over	60.50	64.30	65.45	-	-	-
Single work related group	84.50	89.80	91.40	-	-	-
Single support group	89.50	95.15	96.85	-	-	-
Widowed mother's allowance (widowed pre 9/4/01)	90.70	95.25	97.65	4,716.40	4,953.00	5,077.80
Widow's pension	90.70	95.25	97.65	4,716.40	4,953.00	5,077.80
Widowed parent's allowance	90.70	95.25	97.65	4,716.40	4,953.00	5,077.80
Bereavement allowance	90.70	95.25	97.65	-	-	-
Carer's allowance						
Standard rate	50.55	53.10	53.90	2,628.60	2,761.20	2,802.80
Adult dependant's (claims made before 6 April 2010)	30.20	31.70	31.70	1,570.40	1,648.40	1,648.40
Jobseeker's allowance*						
Single under 18 and 18-24	47.95	50.95	51.85	-	-	-
25 or over	60.50	64.30	65.45	-	-	-

* taxable only if contribution-based and not income-based

STATUTORY SICK PAY

2008-09		2009-10		2010-11	
Average earnings pw	SSP pw	Average earnings pw	SSP pw	Average earnings pw	SSP pw
Under £90	NIL	Under £95	NIL	Under £97	NIL
£90 and over	£75.40	£95 and over	£79.15	£97 and over	£79.15

MAIN CAPITAL AND OTHER ALLOWANCES 2009-11

	2009-10	2010-11
Plant and Machinery		
Annual investment allowance	100% in first year up to £50,000	100% in first year up to £100,000
Expenditure in excess of £50,000 (first year)	40% in first year	N/A
Writing down allowance (reducing balance)	20% pa	20% pa
Long-life plant and machinery and integral features	10% pa	10% pa
FIRST-YEAR ALLOWANCES		
Designated energy water-efficient equipment and technologies	100%	100%
Renovation of business premises in disadvantaged areas	100%	100%
Conversion and renovation of flats above shops	100%	100%
Zero-emission goods vehicles (new)	-	100%
Industrial and Agricultural Buildings, Hotels, Docks, etc		
Writing down allowance (straight line)	2% pa	1% pa
Research and Development (R&D)		
Capital expenditure	100%	100%
Revenue deduction: Small and medium sized companies	175%	175%
Large companies	130%	130%

MOTOR CARS

2009-11

Expenditure on or after 1/4/09 (Corporation Tax) or 6/4/09 (Income Tax)

CO ₂ emissions of g/km:	110 or less	111-160	more than 160
Capital allowance:	100% first year	20% reducing balance	10% reducing balance

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EMPLOYEE BENEFITS

	2008-09	2009-10	2010-11
	£	£	£
Notional occupational pensions cap for 'new entrants'	117,600	123,600	123,600
Share incentive plan – tax-free up to			
employer 'free' contribution	3,000	3,000	3,000
employee partnership annual contribution	1,500	1,500	1,500
employer matching (2:1) annual contribution	3,000	3,000	3,000
Enterprise Management Incentive			
maximum total per individual	120,000	120,000	120,000
maximum total options per company	3,000,000	3,000,000	3,000,000
SAYE share option scheme up to per month	250	250	250
Approved share option scheme			
maximum per individual	30,000	30,000	30,000
Cheap loan benefit tax-free if the loan is up to	5,000	5,000	5,000
Golden handshake (maximum)	30,000	30,000	30,000
Relocation expenses	8,000	8,000	8,000
Overnight tax-free personal incidental expenses for employees on business – UK	5	5	5
– overseas	10	10	10
Incidental costs of homeworking per week (non-evidenced)	3	3	3

CAR BENEFIT FOR EMPLOYEES – CARS PROVIDED BY EMPLOYERS 2009-11

Car benefit taxable amount based on a petrol car's CO₂ emissions in grams per kilometre and car's list price when new (up to £80,000)

CO ₂ g/km	% of price		CO ₂ g/km	% of price		CO ₂ g/km	% of price	
	09-10	10-11		09-10	10-11		09-10	10-11
75 or less	10	5	160-4	20	21	200-4	28	29
76-120	10	10	165-9	21	22	205-9	29	30
121-134	15	15	170-4	22	23	210-4	30	31
135-9	15	16	175-9	23	24	215-9	31	32
140-4	16	17	180-4	24	25	220-4	32	33
145-9	17	18	185-9	25	26	225-9	33	34
150-4	18	19	190-4	26	27	230-4	34	35
155-9	19	20	195-9	27	28	235+	35	35

Further reductions may apply for LPG, bi-fuel, E85 hybrid and electric cars. Diesel cars have a 3% addition.

Zero emission cars, incl. electric only: no taxable benefit from 6 April 2010

Cars aged at least 15 years on 5 April are valued at the higher of list price and market value if they are worth at least £15,000.

Car fuel benefit calculated by multiplying a set figure of £18,000 by CO₂ percentage.

VANS – 2008-11

Taxable amount for private use*

	2008-09	2009-10	2010-11
Vehicles	£3,000	£3,000	£3,000
Fuel	£500	£500	£550

*No charge if zero emissions (2010-11) or private use limited to home-work journeys

BUSINESS USE OF OWN VEHICLE 2008-11

Tax-free rates per business mile	Per mile	Tax-free rates per business mile	Per mile
Cars: first 10,000 business miles	40p	Motorcycles	24p
Cars: over 10,000 business miles	25p	Bicycles	20p
Car passengers	5p		

COMPANY CARS – ADVISORY FUEL RATES FROM 1 JUNE 2010

Engine size	Petrol	Diesel	LPG
1400cc or less	12p	11p	8p
1401cc to 2000cc	15p	11p	10p
Over 2000cc	21p	16p	14p

VALUE ADDED TAX – ROAD FUEL USED FOR PRIVATE MOTORING

For VAT periods beginning on or after 1 May 2010 the scale charges are based on the vehicle's CO₂ emissions in grams per kilometre.

CO ₂ g/ks	3 month fuel scale			CO ₂ g/ks	3 month fuel scale			CO ₂ g/ks	3 month fuel scale		
	charge	17.5%	20%		charge	17.5%	20%		charge	17.5%	20%
	£	per car	per car		£	per car	per car		£	per car	per car
<120	141.00	21.00	23.50	160-164	297.00	44.23	49.50	195-199	397.00	59.13	66.17
121-134	212.00	31.57	35.33	165-169	312.00	46.47	52.00	200-204	411.00	61.21	68.50
135-139	227.00	33.81	37.83	170-174	326.00	48.55	54.33	205-209	425.00	63.30	70.83
140-144	241.00	35.89	40.17	175-179	340.00	50.64	56.67	210-214	439.00	65.38	73.17
145-149	255.00	37.98	42.50	180-184	354.00	52.72	59.00	215-219	454.00	67.62	75.67
150-154	269.00	40.06	44.83	185-189	368.00	54.81	61.33	220-224	468.00	69.70	78.00
155-159	283.00	42.15	47.17	190-194	383.00	57.04	63.83	225-229	482.00	71.79	80.33
								230+	496.00	73.87	82.67

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CAPITAL GAINS TAX

	2008-09	2009-10	2010-11
Rates – Individuals, Personal Representatives			
To 22/6/10	18%	18%	18%
Post 22/6/10 gains where taxable income less than £37,400	N/A	N/A	18%
Post 22/6/10 gains where taxable income exceeds £37,400	N/A	N/A	28%
Rate – Trusts			
To 22/6/10	18%	18%	18%
From 23/6/10			28%
Annual Exemption			
Individuals, Personal Representatives (in year of death and for up to next two years), Trusts for disabled persons	£9,600	£10,100	£10,100
Trusts in general (where single trust created by settlor)	£4,800	£5,050	£5,050
Chattel Exemption (5/3 taxable on excess)	£6,000	£6,000	£6,000
Let proportion of main residence	£40,000	£40,000	£40,000

Other exemptions & reliefs

Private motor vehicles, principal private residence, National Savings Certificates, Defence Bonds, Development Bonds, SAYE, foreign currency for personal expenditure abroad, decorations for gallantry (unless bought), betting winnings, compensation for damage or injury in connection with trade or profession, gilt edged securities, life assurance policies and deferred annuity policies (unless bought for money or money's worth), assets gifted to charity or for public benefit, tangible moveable property which is a wasting asset (unless qualifying for capital allowance), debts which are not debts on security, qualifying corporate bonds, transactions in futures and options in gilts, business expansion scheme shares issued after 18 March 1986. Hold-over relief or roll-over relief claimed. Venture Capital Trusts and Enterprise Investment Schemes.

ENTREPRENEURS' RELIEF

	2008-09	2009-10	2010-11
To 22/6/10: reduction of 49ths of gain (effective tax rate of 10%)			
From 23/6/10 gains taxed at 10%			
Lifetime limit to 22/6/10	£1,000,000	£1,000,000	£2,000,000
Lifetime limit from 23/6/10		–	£5,000,000
For trading businesses and companies (minimum 5% employee/director shareholding) held for at least one year and certain associated disposals of business assets.			

CORPORATION TAX

	2008	2009	2010
	01/4/08 – 31/3/09	01/4/09 – 31/3/10	01/4/10 – 31/3/11
Main Rate	28%	28%	28%
Small profits	Rate	21%	21%
	Limit	£300,000	£300,000
	Marginal Rate	29.75%	29.75%
	Upper Marginal Limit	£1,500,000	£1,500,000
Standard	Fraction	7/400	7/400

STAMP DUTIES

LAND TAX based on consideration

Residential	Commercial	Rate
£125,000* or less	£150,000 or less	Nil
Over £125,000* up to £250,000	Over £150,000 up to £250,000	1%
Over £250,000 up to £500,000	Over £250,000 up to £500,000	3%
Over £500,000	Over £500,000	4%

*£150,000 for property in disadvantaged areas. £250,000 for first time buyers where completion is from 25/3/10 to 24/3/12

Stamp Duty (including SDRT): stocks and marketable securities 0.5%
No charge unless the duty exceeds £5

VALUE ADDED TAX

Standard rate: from 1/1/2010 – 3/1/2011: 17.5% from 4/1/2011: 20% **Reduced rate,** eg domestic fuel and power: 5%

	Annual limit £
Registration limit from 1 April 2010:	70,000
Registration limit from 1 May 2009:	68,000
Deregistration limit from 1 April 2010 future turnover:	68,000
Deregistration limit from 1 May 2009 future turnover:	66,000
Cash accounting scheme turnover limit	1,350,000
Flat rate scheme turnover limit	150,000

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MAIN DUE DATES FOR TAX PAYMENT

Income Tax and Capital Gains Tax Self-Assessment 2010-11

	Due Date	Payment
First Interim Payment	31 January 2011	Normally 50% of previous year's income tax, less tax deducted at source
Second Interim Payment	31 July 2011	As above
Balancing Payment	31 January 2012	Balance of income tax for 2010-11 and all CGT
Inheritance Tax		
Death:		Normally six months after month of death
Lifetime transfer 6 April-30 September:		30 April in following tax year
Lifetime transfer 1 October-5 April:		Six months after month of transfer
Corporation tax	Small profit and marginal rate companies: Large companies (those who pay tax at 28%): quarterly CT payments:	Normally nine months after end of accounting period Normally due in months 7, 10, 13, 16 from start of the accounting period Growing companies: no instalments where profits are £10m or less and the company was small profit or marginal rate for the previous year.

KEY DATES FOR FILING RETURNS

Self-Assessment	2009-10	2010-11
Filed on paper	31 October 2010	31 October 2011
Filed online	31 January 2011	31 January 2012
PAYE		
P14, P35, P38 and P38A		19 May following end of tax year
P9D, P11D and P11D(B)		6 July following end of tax year
Corporation tax self-assessment		
Generally later of:		12 months from end of accounting period or three months after issue of Notice CT603

OFFICIAL AND PRESCRIBED RATES OF INTEREST

Loans – Official deemed interest rates on loans to directors and employees earning at the rate of £8,500 per annum or more. The cash equivalent of interest is charged where total of non-qualifying loans exceeds £5,000.
Overdue – Prescribed interest charged on overdue tax except for inheritance tax and pre-self-assessment corporation tax and corporation tax instalments.

Period	Loans	Overdue Tax	Period	Loans	Overdue Tax
6/8/03-5/12/03	5%	5.5%	6/11/08-5/12/08	6.25%	6.5%
6/12/03-5/9/04	5%	6.5%	6/12/08-5/1/09	6.25%	5.5%
6/9/04-5/9/05	5%	7.5%	6/1/09-26/1/09	6.25%	4.5%
6/9/05-5/9/06	5%	6.5%	27/1/09-28/2/09	6.25%	3.5%
6/9/06-5/4/07	5%	7.5%	1/3/09-23/3/09	4.75%	3.5%
6/4/07-5/8/07	6.25%	7.5%	24/3/09-28/09/09	4.75%	2.5%
6/8/07-5/1/08	6.25%	8.5%	29/09/09-5/04/10 –	4.75%	3.0%
6/1/08-5/11/08	6.25	7.5%	6/04/10	4.00%	3.00%

INHERITANCE TAX

	2008-09	2009-10	2010-11
Nil rate band*	£312,000	£325,000	£325,000
Death rate of tax on excess	40%	40%	40%
Lifetime rate of tax on excess	20%	20%	20%

Reduced tax charge on gifts within 7 years of death

Years before death:	0-3	3-4	4-5	5-6	6-7
Percentage of death charge:	100%	80%	60%	40%	20%

Main exemptions

Annual gifts	£3,000 per donor, £250 per donee
Gifts in consideration of marriage or civil partnership	Parent £5,000, Grandparent £2,500, Other £1,000
Regular gifts from income so long as they do not reduce the donor's normal standard of living.	No limit
Non-UK domiciled spouse donee	£55,000

Business Property Reliefs

Unincorporated businesses and unquoted company shares	100%
Controlling shareholdings in quoted companies	50%
Certain other property used in companies and partnerships	50%

Agricultural Reliefs

Owner occupied farms and farm tenancies	100%
Interest of landlords in let property	50%/100%

* Up to 100% of the unused proportion of a deceased spouse's/civil partner's nil-rate band can be claimed on the surviving spouse's/civil partner's death after 8 October 2007.

INHERITANCE TAX READY-RECKONER – DEATH RATES 2010-11

Gross Transfer	Rate	Tax	Net Transfer	Gross Transfer	Rate	Tax	Net Transfer
£	%	£	£	£	%	£	£
325,000	40	0	325,000	800,000	40	190,000	610,000
350,000		10,000	340,000	900,000		230,000	670,000
400,000		30,000	370,000	1,000,000		270,000	730,000
450,000		50,000	400,000	1,500,000		470,000	1,030,000
500,000		70,000	430,000	2,000,000		670,000	1,330,000
600,000		110,000	490,000	2,500,000		870,000	1,630,000
700,000		150,000	550,000	3,000,000		1,070,000	1,930,000