

**TREND-ADJUSTED
ACTUAL PRODUCTION
HISTORY (APH)
PROCEDURES**

PART 1 OVERVIEW AND GENERAL REQUIREMENTS

1 Overview

Trend-Adjusted Actual Production History (APH), if elected, adjusts yields in APH databases to reflect increases in yields through time in the county. Trend adjustments are made on each eligible yield within a qualifying APH database based on the county's historical yield trend, which is provided in the county actuarial documents. The approved APH yield is calculated using trend-adjusted yields, as well as any other applicable yields, within the APH database.

2 Availability

A Location

The authorized area includes specific counties in Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. Eligible crop/county combinations are located in the actuarial documents.

B Crops

Trend-Adjusted APH is available for:

- (1) Soybeans, excluding soybeans insured as a specialty type; and
- (2) Corn, excluding corn insured as silage type,

produced in eligible counties as published in the actuarial documents. APH databases for organic or transitional acreage do not qualify for trend adjustment.

3 Eligibility

A Insureds' Eligibility

Insureds must be in an eligible county and have at least one APH database with an actual yield in one of the four most recent crop years for the crop/county.

B Election

To be applicable for the current crop year, the insured must elect Trend-Adjusted APH:

- (1) By the applicable sales closing date (SCD);
- (2) On a crop/county basis; and

3 Eligibility (Continued)

- (3) On an application or policy change form by including the option code of “TA”.

C Coverage Levels

Trend-Adjusted APH is available for all additional coverage levels. Trend-Adjusted APH is not available for Catastrophic Risk Protection (CAT) policies.

D Continuous

Trend-Adjusted APH is a continuous election that remains in effect unless:

- (1) Cancelled in writing on or before the applicable cancellation date for the effective crop year; or
- (2) The Trend-Adjusted APH is terminated by the Federal Crop Insurance Corporation (FCIC).

E Cancellation

When an insured cancels Trend-Adjusted APH or if the Trend-Adjusted APH is terminated by FCIC:

- (1) Trend adjustments to any yield will no longer apply;
- (2) The 10 percent cup (cup) will not apply that year and standard APH procedures will apply; and
- (3) Yield substitution and yield floors may apply.

F Transfers

When the crop’s policy is transferred to a different Approved Insurance Provider (AIP), Trend-Adjusted APH will be considered cancelled at the time the crop policy is cancelled. If the crop policy is transferred to a different AIP, the insured may elect Trend-Adjusted APH with the assuming AIP on or before the SCD.

4 Applicability of Yield Limitations, Yield Adjustments and Yield Reductions

A Yield Limitations

Cups and yield floors are not applicable when Trend–Adjusted APH is elected for the crop.

B Yield Adjustments (Substitutions)

Yield substitutions apply when elected by the insured and the trend adjustment is applied to the yield substitution. For example, an actual yield of 50 bushels is being substituted by 60 bushels (applicable T-Yield is 100 bushels X 60%), the trend adjustment will apply to the 60 bushel yield substitution.

C Yield Reductions

Procedures concerning yield reductions contained in the FCIC 18010 Crop Insurance Handbook (CIH) Sec. 18 are unaffected when Trend–Adjusted APH is elected.

- (1) Actual yields that have been reduced due to excessive yields are not eligible for trend adjustment. [See CIH Sec. 18C for excessive actual yield procedures].
- (2) Reductions of approved APH yields due to inconsistent approved APH yields or different production methods will apply even when yields within the APH database have been adjusted for trend. [See CIH Sec. 18 D and E for reductions due to inconsistent approved APH yields or different production methods].

PART 2 APPLICABILITY OF TREND-ADJUSTED APH

1 APH Database Qualifications

- A** The APH database must have at least an actual yield in one of the four most recent crop years.
- B** If the APH database contains fewer than four actual yields in the 12 most recent crop years the trend adjustment is reduced. [See Part 3 Section 1B for the applicable percentage of reduction].
- C** For the purposes of Trend-Adjusted APH, yields identified with the following yield descriptors are considered actuals: A, AY, NA, PA, DA, P, J, NW, PW, WY, and AX.

2 Yields Eligible for Trend Adjustment

Yields contained in a qualifying APH database identified with the following yield descriptors are eligible for trend adjustment: A, AY, NA, PA, DA, NW, PW, and WY.

3 Added Land and New Crop/Practice/Type

For added land and new crop/practice/type APH databases using Simple Average (SA) T-Yields, trend adjustment does not apply to the SA T-Yields (identified with an “L”, “IL”, or “C” yield descriptors).

4 New Producer

For new producer APH databases, trend-adjustment will not apply to new producer T-Yields. New producer T-Yields (identified with an “I” or “IL” yield descriptor) will not be adjusted for trend.

5 North Dakota Personal Transitional Yield (PTY)

For APH databases using the PTY (identified with the “K” yield indicator), T-Yields based on the PTY will not be adjusted for trend.

6 Written Agreements

Trend-Adjusted APH will not apply to any APH databases insured under a written agreement, with the following exceptions:

- (1) HR-High Risk Land Written Agreement; and
- (2) UA-Written Unit Agreement.

7 Production Reporting

Selecting Trend-Adjusted APH has no impact on the reporting of production and actual yields by the insured.

PART 3 CALCULATIONS

1 Trend-Adjusted APH Calculation

A Crop/County Trend Adjustment

Each eligible crop/county will have a trend adjustment established in the actuarial documents.

B Applicable Trend Adjustment Percentages

Each eligible yield in a qualifying APH database will be adjusted by the applicable trend adjustment percentage determined by the number of actual yields in the previous 12 crop years in the APH database [see Part 2 Sec. 1C above for applicable actual yields]. The applicable trend adjustment percentages are as follows:

- (1) One actual yield = 25 percent of trend adjustment;
- (2) Two actual yields = 50 percent of trend adjustment;
- (3) Three actual yields = 75 percent of trend adjustment; or
- (4) Four or more actual yields = 100 percent of trend adjustment.

C Trend Adjustment for Age of Eligible Yield

The trend adjustment is applied to each eligible yield in a qualifying APH database and will be adjusted upward by the trend adjustment multiplied by the age of the eligible yield. The age of the eligible yield is determined by subtracting the yield year from the current crop year.

Example: The crop year is 2012, the trend adjustment is 2 in the actuarial documents, and the insured has eligible yields in 2011, 2010, 2009 and 2008 crop years. Below are the trend adjustments to be applied for each specific yield year:

- (1) 2011 $(2012-2011) * 2$ bushels = 2,
- (2) 2010 $(2012-2010) * 2$ bushels = 4,
- (3) 2009 $(2012-2009) * 2$ bushels = 6, and
- (4) 2008 $(2012-2008) * 2$ bushels = 8.

1 Trend-Adjusted APH Calculation (cont.)

D Applying Trend Adjustment

The trend adjustment, adjusted by the applicable trend adjustment percentage, will be added to each eligible yield [see Part 2 Sec. 2] in each qualifying APH database. This is a calculation only, the yields within the APH database remain unchanged.

E Calculation of Approved APH Yield

The calculation of the approved APH yield is unchanged, except trend adjustments are applied to eligible yields before averaging.

F Calculation of the Rate Yield

The calculation of the rate yield is unchanged (e.g., if yield adjustment applies, the rate yield is the average of the annual yields).

G Calculation of APH Yield without Trend Adjustment

AIPs must also calculate the APH yield without Trend Adjustment:

- (1) Without trend adjustment;
- (2) Without yield limitations (cups and yield floors); and
- (3) With yield substitutions, if YA had been elected by the insured.

This yield is not the same as the rate yield. The increase in coverage resulting from the Trend-Adjusted APH yield relative to the APH yield without Trend Adjustment is used to determine the appropriate premium rate.

H Trend Adjustment Limitation of the Approved APH Yield

The approved APH yield for the APH database is limited to the highest actual yield in the APH database with 1 year of trend adjustment applied to the highest actual yield.

Example: The highest actual yield within the APH database is 150 bushels and the trend adjustment is 2. The simple average of all trend adjusted yields is 154; however, the approved APH yield is limited to 152 due to the highest actual yield of 150 bushels in the APH database.

2 Steps for Calculating the Approved APH Yield When Trend-Adjusted APH Elected

Follow the steps below to calculate the approved APH yield for an APH database when Trend-Adjusted APH elected:

- Step 1:** Determine if the APH database has at least an actual yield in one of the four most recent crop years to determine if the APH database qualifies for trend adjustment;
- Step 2:** Determine the number of actual yields in the most recent 12 crop years to determine applicable trend adjustment percentage for the APH database [see 1B above];
- Step 3:** Multiply trend adjustment by applicable trend adjustment percentage determined in Step 2;
- Step 4:** Determine age of each eligible yield [see 1C above];
- Step 5:** Multiply the result of Step 4 (age of each eligible yield) by the result of Step 3 (trend adjustment, adjusted by applicable trend adjustment percentage);
- Step 6:** Add the result of step 5 to each eligible yield to obtain the trend adjustment yield for each crop year [see 1D above];
- Step 7:** Calculate the approved APH yield by summing trend-adjusted yields and all other yields within the APH database and dividing by the number of yields in the APH database [see 1E]; and
- Step 8:** Compare the approved APH yield to the trend adjustment limitation [see 1H above]. If the approved APH yield is less than the trend adjustment limitation, then the final approved APH yield equals the Trend-Adjusted APH yield from step 7. If the yield calculated in step 7 is greater than the trend adjustment limitation, then the final approved APH yield equals the trend adjustment limitation.
- Step 9:** Calculate what the approved APH yield would have been without Trend Adjustment [see 1G above].

PART 4 POLICY ACCEPTANCE STORAGE SYSTEM

1 Policy Acceptance Storage System (PASS) Reporting Requirements

AIPs must submit:

- A** P15 records (yield records) with the Trend-Adjusted APH option code (“TA”) on all qualifying APH databases indicating the election of the Trend-Adjusted APH. The P15 must include the following when Trend-Adjusted APH is elected:
- (1) The approved APH Yield (approved yield with trend adjustment applied);
and
 - (2) The Adjusted Yield (APH Yield without Trend Adjustment [see Part 3 section 1G]).
- B** P11 records (acreage records) with the Trend-Adjusted APH option code (“TA”) for all acreage with an approved APH yield using Trend-Adjusted APH.

Example Trend-Adjusted APH Databases

Insured has produced corn in a single basic unit (BU) APH database since 2008. The county T-Yield is 166 bushels. For 2012, the insured has elected YA (60 percent of T-Yield = 100 bushels); however, it does not apply to any of the actual yields reported. The insured has also elected the Trend-Adjusted APH. The trend adjustment for corn in the insured's county is 2. The insured provides an acceptable production report in 2012 and APH database is updated.

Original APH Database

2012		Corn (0041)	NI (003)	Grain (016)
Unit # 0001-0000 BU				
Year	Prod.	Acres		Yield
2008	22500	150	A	150
2009	19300	100	A	193
2010	26400	150	A	176
2011	19700	100	A	197
T-Yield=166		Approved APH		179
		Average Yield		179
		Rate Yield		179

To calculate the approved APH yield using trend adjustment:

- Step 1:** The APH database has at least an actual yield in one of the four most recent crop years, qualifying for trend adjustment.
- Step 2:** The APH database has four actual yields in the most recent 12 crop years; therefore, the applicable trend adjustment percentage is 100 percent.
- Step 3:** $1.00 * 2 = 2$ bushels
- Step 4:**
- (a) 2011: $2012 - 2011 = 1$
 - (b) 2010: $2012 - 2010 = 2$
 - (c) 2009: $2012 - 2009 = 3$
 - (d) 2008: $2012 - 2008 = 4$
- Step 5:**
- (a) 2011: $1 * 2 = 2$ bushels
 - (b) 2010: $2 * 2 = 4$ bushels
 - (c) 2009: $3 * 2 = 6$ bushels
 - (d) 2008: $4 * 2 = 8$ bushels
- Step 6:**
- (a) 2011: $197 + 2 = 199$ bushels
 - (b) 2010: $176 + 4 = 180$ bushels
 - (c) 2009: $193 + 6 = 199$ bushels
 - (d) 2008: $150 + 8 = 158$ bushels

Example Trend-Adjusted APH Databases (cont.)

Step 7: $(199 + 180 + 199 + 158) / 4 = 184$

Step 8: $184 < (197 + 2 = 199)$. Approved APH yield = 184 bushels

Step 9: $(197 + 176 + 193 + 150) / 4 = 179$. APH Yield without Trend Adjustment = 179

Resulting APH database:

2012	Corn (0041)		NI (003)	Grain (016)
Unit # 0001-0000 BU				
Year	Prod.	Acres		Yield
2008	22500	150	A	150
2009	19300	100	A	193
2010	26400	150	A	176
2011	19700	100	A	197
T-Yield=166		Approved APH		184
		Average Yield		179
		Rate Yield		179

Example Trend-Adjusted APH Databases (cont.)

The insured has elected Trend-Adjusted APH for corn in the county. The insured has five optional units (OU). The county T-Yield is 130 bushels (60 percent of the T-Yield = 78) and the insured has elected yield substitution (YA). The trend adjustment from the actuarial documents for the crop/county is 2 bushels a year. The five APH databases below are prior to any trend adjustment.

Original APH Databases

2012	Corn (0041)	NI (003)	Grain (016)	
Unit # 0001-0001 OU				
Year	Production	Acres		Yield
2002	19950	150	A	133
2003	14500	100	A	145
2004	25050	150	A	167
2005	12200	100	A	122
2006	23550	150	A	157
2007	16500	100	A	165
2008	25650	150	A	171
2009	19300	100	A	193
2010	26400	150	A	176
2011	19700	100	A	197
T-Yield = 130		Approved APH		163
		Average Yield		163
		Rate Yield		163

2012	Corn (0041)	NI (003)	Grain (016)	
Unit # 0001-0002 OU				
Year	Production	Acres		Yield
2003			T	130
2004			Z	
2005			Z	
2006	11600	80	A	145
2007			Z	
2008			Z	
2009	12160	80	A	152
2010			Z	
2011	11840	80	A	148
T-Yield = 130		Approved APH		144
		Average Yield		144
		Rate Yield		144

2012	Corn (0041)	NI (003)	Grain (016)	
Unit # 0001-0003 OU				
Year	Production	Acres		Yield
1993	0	200	A	0
1996	27600	200	A	138
1998	29400	200	A	147
2005			Z	
2006			Z	
2007			Z	
2008	40200	200	A	201
2009			Z	
2010			Z	
2011	33400	200	A	167
T-Yield = 130		Approved APH		146
		Average Yield		131
		Rate Yield		131

2012	Corn (0041)	NI (003)	Grain (016)	
Unit # 0001-0004 OU				
Year	Production	Acres		Yield
2008			T	130
2009			T	130
2010			T	130
2011	5840	40	A	146
T-Yield = 130		Approved APH		134
		Average Yield		134
		Rate Yield		134

Example Trend-Adjusted APH Databases (cont.)

Original APH Databases (cont.)				
2012	Corn (0041)	NI (003)	Grain (016)	
Unit # 0001-0005 OU				
Year	Production	Acres		Yield
2006			L	154
2007			L	154
2008			L	154
2009			L	154
2010			Z	
2011			Z	
T-Yield = 154		Approved APH		154
		Average Yield		154
		Rate Yield		154

A Example of APH database with Full Trend Adjustment

Step 1: The APH database for unit 0001-0001 has at least an actual yield in one of the four most recent crop years, qualifying for trend adjustment.

Step 2: The APH database has 10 actual yields in the most recent 12 crop years; therefore, the applicable trend adjustment percentage is 100 percent.

Step 3: $1.00 * 2 = 2$ bushels

Step 4:

- (a) 2011: $2012 - 2011 = 1$
- (b) 2010: $2012 - 2010 = 2$
- (c) 2009: $2012 - 2009 = 3$
- (d) 2008: $2012 - 2008 = 4$
- (e) 2007: $2012 - 2007 = 5$
- (f) 2006: $2012 - 2006 = 6$
- (g) 2005: $2012 - 2005 = 7$
- (h) 2004: $2012 - 2004 = 8$
- (i) 2003: $2012 - 2003 = 9$
- (j) 2002: $2012 - 2002 = 10$

Step 5:

- (a) 2011: $1 * 2 = 2$ bushels
- (b) 2010: $2 * 2 = 4$ bushels
- (c) 2009: $3 * 2 = 6$ bushels
- (d) 2008: $4 * 2 = 8$ bushels
- (e) 2007: $5 * 2 = 10$ bushels
- (f) 2006: $6 * 2 = 12$ bushels
- (g) 2005: $7 * 2 = 14$ bushels
- (h) 2004: $8 * 2 = 16$ bushels

Example Trend-Adjusted APH Databases (cont.)

- (i) 2003: $9 * 2 = 18$ bushels
- (j) 2002: $10 * 2 = 20$ bushels

- Step 6:**
- (a) 2011: $197 + 2 = 199$ bushels
 - (b) 2010: $176 + 4 = 180$ bushels
 - (c) 2009: $193 + 6 = 199$ bushels
 - (d) 2008: $171 + 8 = 179$ bushels
 - (e) 2007: $165 + 10 = 175$ bushels
 - (f) 2006: $157 + 12 = 169$ bushels
 - (g) 2005: $122 + 14 = 136$ bushels
 - (h) 2004: $167 + 16 = 183$ bushels
 - (i) 2003: $145 + 18 = 163$ bushels
 - (j) 2002: $133 + 20 = 153$ bushels

Step 7: $(199 + 180 + 199 + 179 + 175 + 169 + 136 + 183 + 163 + 153) / 10 = 174$

Step 8: $174 < (197 + 2 = 199)$. Approved APH yield = 174 bushels

Step 9: $(197 + 176 + 193 + 171 + 165 + 157 + 122 + 167 + 145 + 133) / 10 = 163$
 APH Yield without Trend Adjustment = 163 bushels.

Resulting APH Database

2012	Corn (0041)	NI (003)	Grain (016)
Unit # 0001-0001 OU			
<u>Year</u>	<u>Production</u>	<u>Acres</u>	<u>Yield</u>
2002	19950	150	A 133
2003	14500	100	A 145
2004	25050	150	A 167
2005	12200	100	A 122
2006	23550	150	A 157
2007	16500	100	A 165
2008	25650	150	A 171
2009	19300	100	A 193
2010	26400	150	A 176
2011	19700	100	A 197
T-Yield = 130		Approved APH	174
		Average Yield	163
		Rate Yield	163

Example Trend-Adjusted APH Databases (cont.)

B Example of APH database with 75 percent of Trend Adjustment

- Step 1:** The APH database for unit 0001-0002 has at least an actual yield in one of the four most recent crop years, qualifying for trend adjustment.
- Step 2:** The APH database has three actual yields in the most recent 12 crop years; therefore, the applicable trend adjustment percentage is 75 percent.
- Step 3:** $0.75 * 2 = 1.5$ bushels
- Step 4:**
- (a) 2011: $2012 - 2011 = 1$
 - (b) 2009: $2012 - 2009 = 3$
 - (c) 2006: $2012 - 2006 = 6$
 - (d) 2003: not eligible for trend
- Step 5:**
- (a) 2011: $1 * 1.5 = 1.5$ bushels
 - (b) 2009: $3 * 1.5 = 4.5$ bushels
 - (c) 2006: $6 * 1.5 = 9$ bushels
 - (d) 2003: not eligible for trend
- Step 6:**
- (a) 2011: $148 + 1.5 = 149.5$ bushels
 - (b) 2009: $152 + 4.5 = 156.5$ bushels
 - (c) 2006: $145 + 9 = 154$ bushels
 - (d) 2003: $130 + 0 = 130$ bushels
- Step 7:** $(150 + 157 + 154 + 130) / 4 = 148$
- Step 8:** $148 < (152 + 2 = 154)$. Approved APH yield = 148 bushels
- Step 9:** $(148 + 152 + 145 + 130) / 4 = 144$. APH Yield without Trend Adjustment = 144 bushels.

Example Trend-Adjusted APH Databases (cont.)

Resulting APH Database				
2012	Corn (0041)	NI (003)	Grain (016)	
Unit # 0001-0002 OU				
Year	Production	Acres		Yield
2003			T	130
2004			Z	
2005			Z	
2006	11600	80	A	145
2007			Z	
2008			Z	
2009	12160	80	A	152
2010			Z	
2011	11840	80	A	148
T-Yield = 130		Approved APH		148
		Average APH		144
		Rate Yield		144

C Example of APH database with 50 percent of Trend Adjustment

Step 1: The APH database for unit 0001-0003 has at least an actual yield in one of the four most recent crop years, qualifying for trend adjustment.

Step 2: The APH database has two actual yields in the most recent 12 crop years; therefore, the applicable trend adjustment percentage is 50 percent.

Step 3: $0.50 * 2 = 1$ bushels

Step 4:

- (a) 2011: $2012 - 2011 = 1$
- (b) 2008: $2012 - 2008 = 4$
- (c) 1998: $2012 - 1998 = 14$
- (d) 1996: $2012 - 1996 = 16$
- (e) 1993: $2012 - 1993 = 19$

Step 5:

- (a) 2011: $1 * 1 = 1$ bushels
- (b) 2008: $4 * 1 = 4$ bushels
- (c) 1998: $14 * 1 = 14$ bushels
- (d) 1996: $16 * 1 = 16$ bushels
- (e) 1993: $19 * 1 = 19$ bushels

Step 6:

- (a) 2011: $167 + 1 = 168$ bushels
- (b) 2008: $201 + 4 = 205$ bushels
- (c) 1998: $147 + 14 = 161$ bushels
- (d) 1996: $138 + 16 = 154$ bushels

Example Trend-Adjusted APH Databases (cont.)

(e) 1993: $78 + 19 = 97$ (78 is used due to YA election)

Step 7: $(168 + 205 + 161 + 154 + 97) / 5 = 157$

Step 8: $157 < (201 + 2 = 203)$. Approved APH yield = 157 bushels

Step 9: $(167 + 201 + 147 + 138 + 78) / 5 = 146$. APH Yield without Trend Adjustment = 146 bushels.

Resulting APH Database

2012	Corn (0041)	NI (003)	Grain (016)	
Unit # 0001-0003 OU				
<u>Year</u>	<u>Production</u>	<u>Acres</u>		<u>Yield</u>
1993		200	A	0
1996	27600	200	A	138
1998	29400	200	A	147
2005			Z	
2006			Z	
2007			Z	
2008	40200	200	A	201
2009			Z	
2010			Z	
2011	33400	200	A	167
T-Yield = 130		Approved APH		157
		Average Yield		131
		Rate Yield		131

D Example of APH database with 25 percent of Trend Adjustment

Step 1: The APH database for unit 0001-0004 has at least an actual yield in one of the four most recent crop years, qualifying for trend adjustment.

Step 2: The APH database has one actual yield in the most recent 12 crop years; therefore, the applicable trend adjustment percentage is 25 percent.

Step 3: $0.25 * 2 = 0.5$ bushels

Step 4: (a) 2011: $2012 - 2011 = 1$
 (b) 2010: not eligible for trend
 (c) 2009: not eligible for trend
 (d) 2008: not eligible for trend

Example Trend-Adjusted APH Databases (cont.)

Step 5: (a) 2011: $1 * 0.5 = 0.5$ bushels
 (b) 2010: not eligible for trend
 (c) 2009: not eligible for trend
 (d) 2008: not eligible for trend

Step 6: (a) 2011: $146 + 0.5 = 146.5$ bushels
 (b) 2010: $130 + 0 = 130$ bushels
 (c) 2009: $130 + 0 = 130$ bushels
 (d) 2008: $130 + 0 = 130$ bushels

Step 7: $(147 + 130 + 130 + 130) / 4 = 134$

Step 8: $134 < (146 + 2 = 148)$. Approved APH yield = 134 bushels

Step 9: $(146 + 130 + 130 + 130) / 4 = 134$. APH Yield without Trend Adjustment = 134 bushels.

Resulting APH Database

2012	Corn (0041)	NI (003)	Grain (016)	
Unit # 0001-0004 OU				
<u>Year</u>	<u>Production</u>	<u>Acres</u>		<u>Yield</u>
2008			T	130
2009			T	130
2010			T	130
2011	5840	40	A	146
T-Yield = 130		Approved APH		134
		Average Yield		134
		Rate Yield		134

Example Trend-Adjusted APH Databases (cont.)

E Example of APH database with no Trend Adjustment

Step 1: The APH database for unit 0001-0005 does not have at least an actual yield in one of the four most recent crop years; therefore, does not qualify for trend adjustment.

Resulting APH Database

2012	Corn (0041)	NI (003)	Grain (016)	
Unit # 0001-0005 OU				
<u>Year</u>	<u>Production</u>	<u>Acres</u>		<u>Yield</u>
2006			L	154
2007			L	154
2008			L	154
2009			L	154
2010			Z	
2011			Z	
T-Yield = 154		Approved APH	154	
		Average Yield	154	
		Rate Yield	154	