

This **LIMITED WARRANTY STATEMENT** (hereinafter referred to as the “Warranty Statement”) applies to Solar Photovoltaic Module(s) (hereinafter referred to as the “Module(s)”) supplied by Waaree Solar Americas (hereinafter referred to as “Waaree”) as mentioned below:

1. Product Type: MB_B120AyB_XXX
2. Product type: MB_W120AyB_XXX
3. Product type: MB_TG120ByB_XXX

Waaree provides the warranties set forth in Clause A (Limited & Conditional Product Warranty) and Clause B (Limited & Conditional Warranty for Power output) to the first user (hereinafter referred to as the “Buyer”), warranting, that the Module(s) shall be free from defects in material and workmanship that have an effect on the Module(s) functionality under normal application, installation, use and service. The said warranty shall be applicable for the periods stated herein, in each case commencing upon the earlier of (i) the date of purchase by the Buyer; or (ii) 90 days after Module(s) are dispatched from Waaree’s production factory (hereinafter referred to as the “Warranty Start Date”).

A. LIMITED & CONDITIONAL PRODUCT WARRANTY

Waaree provides limited and conditional Product Warranty for a period of 12 (twelve) years starting from Warranty Start Date, for all the Bi-facial and Mono-facial module(s) of types/series no. 1, 2 and 3 mentioned hereinabove subject to the terms & conditions contained in this Warranty Statement (hereinafter referred to as “Term of Product Warranty”). If during the Term of Product Warranty, the Module(s) is/are found to be having manufacturing Defects (for clarification purpose: “material or workmanship defects” as defined in IEC 61215-1 Clause 8 and IEC 61730-2 Clause 10.2, usually refers to as visual defects), then Waaree will, at its sole discretion either (i) repair or (ii) replace such Module(s) with similar Module(s) or (iii) refund the purchase price of the Module(s) without interest or any charge, as reduced by considering 5% depreciation per year on original purchase price or the then prevailing price of similar Module(s) whichever is lower, provided that the then prevailing price does not exceed the original sale price at which the Buyer has purchased the Module(s) or (iv) provide supplementary Module(s) free of charge to the Buyer, for the balance Term of Product Warranty. It shall be liability of the Buyer/customer to mount replacement or supplementary PV modules at their own cost and expenses. This warranty is subject to the exclusions and limitations as mentioned in the Warranty Statement.

B. LIMITED & CONDITIONAL WARRANTY FOR POWER OUTPUT

Waaree provides limited and conditional warranty (respectively for above mentioned Module & series/types); (i) a total 25 (Twenty Five) years for the module series/type no. 1 and 2 mentioned hereinabove (which utilizes Mono-facial Glass/Backsheet module), and (ii) 30 (Thirty) years for the module series/types no. 3 (which utilizes Mono-facial Glass/Glass module), subject to the terms and conditions contained in this Warranty Statement, hereinafter referred to as “Term of Power Output Warranty” with respect to power output, starting from the Warranty Start Date, which shall be as per below:

Glass/Backsheet Modules

- (i) During the first year, will exhibit a power output no less than 98% of the peak power under S/TC at the end of first year. The measurement shall be in accordance with IEC 60904 & measurement system uncertainty shall be included in all actual power measurements.
- (ii) From 2nd to 25th year, the power output will decline annually by no more than 0.25% of the peak power under the STC, so at the end of 25 (Twenty Five) years, at least 92% of peak power at STC can be achieved from the Warranty Start Date.

Glass/Glass Modules

- (i) During the first year, will exhibit a power output no less than 99% of the peak power under STC at the end of first year. The measurement shall be in accordance with IEC 60904 & measurement system uncertainty shall be included in all actual power measurements.
- (ii) From 2nd to 30th year, the power output will decline annually by no more than 0.20% of the peak power under the STC. So at the end of 30 (Thirty) years, at least 93.2% of peak power at STC can be achieved from the Warranty Start Date.

The actual power output of the Module(s) shall be determined for verification using STC only & measurement system uncertainty shall be included in all actual power measurements. The actual power output measurement is either carried out by a Waaree’s facility or by a Waaree’s recognized third party testing institute.

The warranted power output values of Module(s) shall be those measured under STC, so Degradation Rate (DR) shall be calculated in accordance with the following formula, expressed as a percent.

$$DR = 1.00 - [(Pot) / (PO0)]$$

Where:

Pot: means the power output of the Module(s), expressed in Watts, that a Module(s) generates at a given time in a year after the Warranty Start

Date (t) in its 'Maximum Power Point' under STC, corrected for any measurement error.

POO: means the original manufactured nameplate specification of the Module(s), expressed in Watts, as certified by Waaree and indicated on the Module(s), excluding any specified positive tolerance.

Note – For bifacial modules, power warranty shall be given for the power generated from front side of the module only.

C. WARRANTY EXCLUSIONS AND LIMITATIONS

This warranty shall not apply or becomes void to any Module(s) which have been subjected to misuse, abuse, neglect, alteration, disassembly, improper Installation removal from its original installation, re-installation and/or application including improper wiring, non-observance of Waaree's installation or maintenance instructions, repair or modifications by third party other than an Waaree approved technician, failures due to power surges or surrounding equipment, improper connections resulting in hazardous reverse current or other events outside WAAREE'S control, accidental breakage, extreme thermal or environmental conditions or rapid changes in such conditions. Furthermore,

- I. There exists no warranty for the Module(s) whose type or serial numbers appears to be changed, erased, removed, illegible or in any manner altered or tampered.
- II. This warranty does not apply to any alteration of the appearance of the Module(s) that does not affect the performance or functionality of the Module(s).
- III. This warranty does not cover any cost associated with on-site labour and any cost associated with the installation, removal, reinstallation, shipping or transportation of the Module(s) or any components, any customs clearance or any and all other cost/s of return or re-shipment of Module(s).
- IV. This warranty is not available for acts occurred as a result of Force Majeure events like Acts of God/ Nature such as (but not limited to) lightening, earth-quake, fire, flood, acid rain, hurricane, cyclone, volcanic eruptions, landslides, high wind speeds, wind storms, tornados, hail storms or extreme weather conditions and other natural calamities, war, riots, strikes, warlike conditions, actions of third parties and other unforeseeable or unavoidable events that are not caused by or attributable to Waaree. In such cases, performance by Waaree of this Warranty Statement shall be suspended or avoided, without any liability whatsoever.
- V. This warranty does not apply to any deterioration in appearance due to naturally occurred scratches, stains, mechanical wear, rust, mold, degradation, discolouring, and other alteration that occurred after shipment from Waaree's Factory but do not affect the power generation performance or mechanical strength of the Modules.
- VI. This warranty does not apply to glass breakage where the event occurred due to external cause. Claims in the event of glass breakage shall only be enforceable to the extent that there was no external cause for the breakage (i.e. only breakage caused by the glass itself or the module is covered).
- VII. The warranty provided herein does not cover damage, malfunctions or service failures of the Module(s) caused by:
 - a) Defects and/or failures caused by devices and/or parts other than the Module(s) or by mounting methods of such devices and/or parts.
 - b) Defects and/or failures caused by defective wiring, installation, or handling.
 - c) Any damages caused by abrasion, artificial damage or animals are exempt from this warranty.
 - d) Defects and/or failures caused by inappropriate environmental conditions or installations not in conformance with Module(s) specifications, installation manuals, operation manuals, or labels attached to the Module(s).
 - e) Defects and/or failures caused by unauthorized maintenance, operation or modification regardless of whether such act is wilful misconduct or negligence.
 - f) Defects and/or failures caused by removal from the original place of installation.
 - g) Defects and/or failures caused by repairs not in accordance with Waaree's instructions.
 - h) Defects and/or failures caused by inappropriate handling during transportation or storage.
 - i) Negligent maintenance or non- performance of the periodic function checks of the system.
 - j) Cosmetic variation, stains or scratches that do not affect power output.
 - k) Use on mobile units such as vehicles.
 - l) Use of cleaning robots for module cleaning resulting in micro-cracks, cracks or breakage in glass/cell.
 - m) Improper module cleaning procedure, timing and frequency. This includes cleaning water temperature and module operating temperature difference not more than 5°C which may otherwise result in thermo-mechanical stress and consequent damage to module(s).
 - n) Improper module cleaning due to less cleaning cycles resulting in soiling losses >3% or bird droppings not cleaned resulting in temporary shading and subsequent hotspots.
 - o) Exposure to voltages in excess of maximum system voltage specified in datasheet.
 - p) Maintenance work performed by technicians, chosen/hired by buyer, who are not qualified and certified professionals or use of unauthorized spare parts.
 - q) If the serial number of the Module(s) have been altered, removed or made.
 - r) The Buyer's (and/or its forwarding company) shall be responsible for inspecting and accepting the Module(s) delivered by Waaree. Any claim related and/or linked to damages in the packaging, such as impacts on pallets, will only be accepted by Waaree if these occur during delivery itself. In all other cases, damages should be claimed from the forwarding company of the insurance company.
 - s) Wilful misconduct or negligence or other improper acts or omissions of the Buyer, its employees or agents, or other third parties.
- VIII. During the warranty period, Waaree shall bear the direct costs of repairing the modules and transportation charges in delivery of repair material, replacement modules or additional modules to the buyer excluding insurance, air freight, customs clearance, custom duties and other non-supplier costs. Beyond the warranty period mentioned in section A and B of this warranty document, the buyer shall bear all above mentioned costs.

- IX. Waaree will review the alleged claim and all associated information. After assessment and inspection, if the claim made is judged as a non-warranty problem, Waaree shall not undertake any responsibility w.r.t. maintenance, replacement and refund of modules cost.
- X. If Waaree, at its sole discretion considers it necessary, it will either use its own testing equipment or use a neutral third party testing laboratory for testing performance of Module(s), for those Modules for which the Buyer has raised warranty claim. If the results of such test prove beyond reasonable doubt that the Module(s) is/are not performing to the extent it was supposed to perform in generating the warranted percentage of its specified minimum power output during the Product Warranty Term and/or Term of Power Output Warranty, then Waaree will, at its sole option either (i) repair; or (ii) supply similar Module(s) as replacement; or (iii) provide such other supplementary Module(s) to match the aggregate shortage of power output from the warranted percentage of the power output. This is subject to Warranty Exclusions and Limitations. Repair or Replacement supply of Module(s) shall be performed free of charge only and only if the Module(s) is/are found to have manufacturing defect or short in output proved through the aforesaid test reports. Since the test(s) is/are performed with the consent of the Buyer, Waaree/selected third party's inspections and tests shall be final and decisive for the existence or non-existence of the defect, non-conformity and/or output shortage. In case the Buyer, decides to engage a neutral third party testing agency to conduct the tests with the prior written consent of Waaree, the cost of conducting such tests and the shipping charges for any allegedly detected Module(s) shall be paid by the Buyer and only in case the manufacturing defect is proved beyond reasonable doubts in such tests reports, Waaree will reimburse the actual cost incurred and paid by the Buyer to such third party agency subject to minimum amount deductions which are generally charged for such tests.
- XI. Notwithstanding anything contained herein or anywhere else or any subsequent communications, Waaree shall not in any circumstances be liable to the Buyer or any third party for the death of any person or any loss, injury or damages to any person or property by use of the Module(s).
- XII. After Replacement, the defective Module(s) shall become the sole and exclusive property of Waaree.
- XIII. In case of replaced Module(s), the Warranty shall be available only for the remaining terms of original Module and the term of warranties as per clause A & B shall not again start from the date of replacement of Module(s).
- XIV. Return of any replaced Module(s) is/are not accepted unless prior written authorization in writing has been given by Waaree.
- XV. Waaree may necessarily not supply the identical Module(s) owing to constant changes in technology but would supply similar Module(s) that may be available at the time of warranty claim. Waaree shall have a right to deliver another type (different in size, shape, colour and/or power) where Waaree has discontinued producing the Modules(s) being replaced under the claim.
- XVI. The installation of Module(s) requires great degree of care & skills, it should only be performed by a qualified and licensed professional, including, without limitation, licensed contractors and licensed electricians.
- XVII. Repair, replacement, refund or supplementation of Module(s) on Waaree's discretion shall be the exclusive remedies under this Warranty Statement. Waaree hereby disclaims any other responsibility or liability, the Buyer waives all his legal rights upon accepting any of the remedies provided under this Warranty Statement.
- XVIII. All warranty claims (with proof of defect) must be received within the Term of Product Warranty and/or Term of Power Output Warranty for this warranty to be effective. Any claim that accrued within the relevant Term of Product Warranty and/or Term of Power Output Warranty but brought even a single day after the expiry of the Term of Product Warranty and/or Term of Power Output Warranty shall not be entertained by Waaree and Buyer thereby discharges Waaree unconditionally against any claims of whatsoever nature with respect to the Module(s) covered under this Warranty Statement.
- XIX. The warranty under this Warranty Statement shall apply only to those Modules against which 100% payment is made by the Buyer to Waaree.

D. FORCE MAJEURE

The warranty under this Warranty Statement shall not be available for acts occurred as a result of Force Majeure events like Acts of God/ Nature such as (but not limited to) lighting, earth-quake, fire, flood, acid rain, hurricane, cyclone, volcanic eruptions, landslides and other natural calamities, other epidemics or circumstances beyond Waaree's control, war, riots, strikes, warlike conditions, actions of third parties and other unforeseeable or unavoidable events that are not caused by or attributable to Waaree. In such cases, performance by Waaree of this Warranty Statement shall be suspended or avoided, without any liability whatsoever. After the Force Majeure event has subsided, Waaree's warranty will remain intact for all modules except damaged modules during Force Majeure event for remaining warranty term/period. The Buyer shall promptly notify the supplier regarding the Force Majeure event and furnish associated details requested by Waaree.

Due to occurrence or continuation of force majeure, Waaree may have some delay in performing its obligations under this limited warranty statement. In such case, Waaree obligations shall be wholly or partly excused based on applicable laws or contract with Buyer, however, Waaree will ensure timely information to Buyer w.r.t. force majeure event and shall take necessary measures to minimize the impact of force majeure event.

E. PROCEDURE TO CLAIM WARRANTY

If the Buyer or permitted assigns of the Module(s) feels that they have a justified claim covered under this Warranty Statement, such person shall send a written notification within 30 (Thirty) days after the discovery of the defect giving rise to the warranty claim. Such written notification shall be sent directly to Waaree at their office address: "WAAREE SOLAR AMERICAS INC., 1685 S. Litchfield Rd., Goodyear, AZ 85338" or other address as communicated by Waaree or by electronic mail to Customercare@waaree.com or may write the same to an authorized Waaree sales representative or nearest Waaree Branch office. The Warranty could be claimed only by the Buyer.

Waaree reserves the right to send a representative to the installation site to carry out an investigation in which case, the Buyer shall actively cooperate with the relevant investigation. No warranty claim shall be entertained by Waaree unless otherwise the same invariably includes the following information along with such Claim statement:

- I. Information for identification of claimant: Name & address of the end Buyer, installer & respective seller(s), name of dealer/ distributor and details of previous claims made, if any, and nature of such claims.
- II. Invoice copy with corresponding Module serial numbers.
- III. Module type, purchase order & installation agreement.
- IV. Installation test report conforming to IEC 62446/ IEC 60364-6.
- V. Copy of periodical maintenance reports as required/ recommended by regional regulations and legal requirements.
- VI. Acceptance protocol of handover after the installation was finished and the system connected to the grid with all relevant measured system.
- VII. The address of place of installation and location coordinates.
- VIII. A detailed description of the problem and what is claimed, as well as description of the tests which may have already been performed and with which tools, as well as their results (testing reports).
- IX. Number of affected modules and serial number of individual affected modules.
- X. High quality visual front and rear images of the individual affected PV-module(s) which show the issue/anomaly including pictures of the system and surrounding environment.
- XI. In case of low power output, information on PV module, inverter, the circuitry/ power plant layout and clear pictures of surroundings showing shadow and/or the shadow drawing/layout if made in an industry standard software.
- XII. Warranty start date and reason of claim etc.
- XIII. Other supplementary information requested by Waaree for RCA and further action based on specific claim.
- XIV. If buyer opts for drone based aerial thermography and approaches Waaree for warranty claim, they need to provide Waaree complete access to the web portal for clear and high quality visual and IR images of modules along with all supplementary information w.r.t. row location, module serial numbers, detected anomaly details, operating module temperature, ambient temperature, irradiation intensity etc.
- XV. Timely soiling loss measurement must be performed by the buyer and the details needs to be shared with Waaree along with module cleaning procedure, images and videos.
- XVI. Access to plant performance (SCADA) data may be required for assessing the implication of identified anomalies on the performance of modules and need to be shared with Waaree for processing the warranty claim.

Waaree will not accept any returned Module(s) without a prior lodged complaint or a prior written authorization given by Waaree. Any false information in the warranty claim shall result in rejection of the claim without prejudice to Waaree's further remedies under the law, contract or tort.

Note: Supplementary information in addition to the requested information mentioned in the warranty document may be required from Buyer on time to time and case-to-case basis and the Buyer needs to provide all requested information to Waaree on priority basis. In the event that Buyer fails to notify Waaree and provide all requested relevant information stated from (I) to (XVI) as described above, Waaree reserves the right to halt the warranty claim process for a particular period and/or refuse to process the warranty claim without any liability.

Module(s) in initial years of operation are never meant for scrap/disposal/recycling. Whenever Buyer identify any anomaly/defect in Module(s), the Buyer must first inform in written notice or email and notification to Waaree's official(s) and only after getting written confirmation from Waaree, proceed for further course of action as directed by Waaree. In case, after getting written confirmation from Waaree, the Buyer proceeds for module replacement, the affected Module(s) need to be carefully disconnected from the string by qualified professionals and stored in a closed safe storage/warehouse as applicable.

F. WARRANTY TRANSFER

Notwithstanding anything to the contrary contained in this Warranty Statement, the warranties provided herein shall apply only so long as the Module(s) warranted hereby are owned by the Buyer who has purchased the Module(s) for its, his, or her own use and not for purposes of resale, lease or any other form of alienation. However, this warranty may be transferred or transmitted by obtaining a prior written consent of Waaree, provided that the Module(s) remain(s) installed continuously "as it is" including the place of installation at the time of registration of warranty. Any transfer shall be subject to all the exclusions, limitations and conditions set forth herein. Waaree's warranty is assignable to subsequent purchasers of solar plant for balance of Term of Product Warranty provided that:

- (i) The Modules remain at initial installation site without being tempered.
- (ii) The purchase price of Modules including damages, as applicable, are fully paid to Waaree.

The rights of limited warranty shall only be transferred if above mentioned requirements are met, otherwise the warranty transfer shall not be binding upon Waaree and Waaree will have the right to refuse the warranty transfer without any liability.

G. DISCLAIMERS

WAAREE HEREBY MAKES NO WARRANTIES, EXPRESS OR IMPLIED IN RESPECT OF THE MODULE(S) OTHER THAN THE WARRANTIES SPECIFICALLY MADE HEREIN, AND SPECIFICALLY DISCLAIMS ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE/ USE, OR APPLICATION, AND ALL OTHER OBLIGATIONS OR LIABILITIES ON THE PART OF WAAREE UNLESS SUCH OTHER WARRANTIES AND OBLIGATIONS ARE AGREED TO IN WRITING BY WAAREE. WAAREE OR ITS DIRECTORS OR ITS EMPLOYEES SHALL NOT BE RESPONSIBLE FOR ANY SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING FROM THE USE OR LOSS OF USE OF OR FAILURE OF THE MODULE(S) AS WARRANTED, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOST SERVICES, LOSS OF PROFITS OR SAVINGS, GOODWILL AND EXPENSES ARISING OUT OF THIRD-PARTY CLAIMS.

H. LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, WAAREE HEREBY DISCLAIMS, AND SHALL HAVE NO RESPONSIBILITY OR LIABILITY WHATSOEVER FOR, DAMAGE OR INJURY TO PERSONS OR PROPERTY OR FOR OTHER LOSS OR INJURY RESULTING FROM ANY CAUSE WHATSOEVER ARISING OUT OF OR RELATED TO ANY OF ITS MODULE(S) OR THEIR USE. WAAREE UNDER NO CIRCUMSTANCES SHALL BE LIABLE TO THE BUYER, OR TO ANY THIRD PARTY CLAIMING THROUGH OR UNDER THE BUYER, FOR ANY LOST PROFITS, LOSS OF USE, OR EQUIPMENT DOWNTIME, OR FOR ANY INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES OF ANY KIND, HOWSOEVER ARISING, RELATED TO THE MODULE(S), EVEN IF WAAREE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, WAAREE'S AGGREGATE LIABILITY, IF ANY, IN DAMAGES OR OTHERWISE, SHALL NOT EXCEED THE PURCHASE PRICE PAID TO WAAREE BY THE BUYER FOR THE MODULE(S) THAT GAVE RISE TO THE WARRANTY CLAIM. THE BUYER ACKNOWLEDGES THAT THE FOREGOING LIMITATIONS ON LIABILITY ARE AN ESSENTIAL ELEMENT OF THE WARRANTY STATEMENT AND THAT IN THE ABSENCE OF SUCH LIMITATIONS THE PURCHASE PRICE OF THE MODULE(S) WOULD BE SUBSTANTIALLY DIFFERENT.

I. TECHNICAL DISPUTES

In the event of any dispute between Waaree and the Buyer as to the validity of any claim made under this Warranty Statement, an ISO 17025 accredited or any well-known independent and neutral third party testing organization/laboratory, shall be called upon to judge the claim and participate in the final settlement. All measurements will be conducted in accordance with applicable IEC standard and under STC. All fees and expenses associated with engaging such institutes/labs will be borne by the losing party.

J. GOVERNING LAW

Any claim or dispute arising under or in connection with this Warranty Statement shall be brought exclusively in the Courts of State of New York, United States of America and warranty herein shall be governed by the laws of State of New York. This clause shall override any purchase order/contract/agreement or any document which mentions some other governing law and jurisdiction, unless an amendment is carried to that effect in this Warranty Statement and mere signing of purchase order/contract/agreement having overriding clause will not affect this Warranty Statement.

K. SEVERABILITY

If any part, provision or clause of this Warranty Statement or the application thereof to any person or circumstances, is held invalid, void or unenforceable, such holding shall not affect and shall leave all other parts, provisions, clauses or applications of this Warranty Statement, and to this end such other parts, provisions, clauses or applications of this Warranty Statement shall be treated as severable.

L. NO OTHER EXPRESS WARRANTY

Except as otherwise provided by applicable statutory law or unless modified in writing and signed by an authorized signatory of Waaree, the Limited Warranty set forth herein is the only express warranty (whether written or oral) by Waaree applicable to the Products and no one is authorized to restrict, expand or otherwise modify this Limited Warranty.

WARRANTED POWER PERFORMANCE TABLE

4. (Applicable for all Product type MB_B120AyB_XXX and Product type: MB_W120AyB_XXX)

Year	Rate of Degradation	Power output
1st Year	2.00%	98.00%
2nd Year	0.25%	97.75%
3rd Year	0.25%	97.50%
4th Year	0.25%	97.25%
5th Year	0.25%	97.00%
6th Year	0.25%	96.75%
7th Year	0.25%	96.50%
8th Year	0.25%	96.25%
9th Year	0.25%	96.00%
10th Year	0.25%	95.75%
11th Year	0.25%	95.50%
12th Year	0.25%	95.25%
13th Year	0.25%	95.00%
14th Year	0.25%	94.75%
15th Year	0.25%	94.50%
16th Year	0.25%	94.25%
17th Year	0.25%	94.00%
18th Year	0.25%	93.75%
19th Year	0.25%	93.50%
20th Year	0.25%	93.25%
21st Year	0.25%	93.00%
22nd Year	0.25%	92.75%
23rd Year	0.25%	92.50%
24th Year	0.25%	92.25%
25th Year	0.25%	92.00%

(Applicable for all Product type: MB_TG120ByB_XXX)

Year	Rate of Degradation	Power output
1st Year	1.00%	99.00%
2nd Year	0.20%	98.80%
3rd Year	0.20%	98.60%
4th Year	0.20%	98.40%
5th Year	0.20%	98.20%
6th Year	0.20%	98.00%
7th Year	0.20%	97.80%
8th Year	0.20%	97.60%
9th Year	0.20%	97.40%
10th Year	0.20%	97.20%
11th Year	0.20%	97.00%
12th Year	0.20%	96.80%
13th Year	0.20%	96.60%
14th Year	0.20%	96.40%
15th Year	0.20%	96.20%
16th Year	0.20%	96.00%
17th Year	0.20%	95.80%
18th Year	0.20%	95.60%
19th Year	0.20%	95.40%
20th Year	0.20%	95.20%
21st Year	0.20%	95.00%
22nd Year	0.20%	94.80%
23rd Year	0.20%	94.60%
24th Year	0.20%	94.40%
25th Year	0.20%	94.20%
26th Year	0.20%	94.00%
27th Year	0.20%	93.80%
28th Year	0.20%	93.60%
29th Year	0.20%	93.40%
30th Year	0.20%	93.20%