WESTERN STATES OFFICE AND PROFESSIONAL EMPLOYEES PENSION FUND

THIRD SUSPENSION APPLICATION

Exhibit 2

Exhibit 2

Plan Actuary's Certification of Critical and Declining Status Pursuant to IRC Section 432(b)(3)(B)(iv)

Zone Certification as of January 1, 2018 for Western States Office and Professional Employees Pension Fund EIN: 94-6076144 / PN: 001

Initial Critical Zone Certification:	January 1, 2009
Adoption Period:	March 31, 2009 – December 31, 2011
Rehabilitation Period:	January 1, 2012 – forestall insolvency
Initial Critical and Declining Zone Certification:	January 1, 2016

After considering and rejecting as unfeasible various scenarios intended to meet the benchmarks of the Pension Protection Act, the Trustees modified the Rehabilitation Plan in 2012 to include reasonable measures to forestall possible insolvency, in compliance with IRC Section 432(e)(3)(A)(ii).

Based on the following actuarial measures, the Plan is classified as "Critical and Declining Status" (a Red Zone category) for the 2018 Plan Year as per the Multiemployer Pension Reform Act of 2014 (MEPRA).

- The Plan meets the criteria for Critical Status, and
- The Plan is projected to become insolvent in the current or during the next 19 plan years, and
- The Plan's funded percentage is less than 80%.

Please refer to the attached Actuarial Certification as of January 1, 2018, which was prepared for the Western States Office and Professional Employees Pension Fund and filed on March 30, 2018 with the Secretary of the Treasury. Additional supporting documentation is also attached.

Certified by:

[redacted]

Paul Graf, ASA, EA, MAAA
Enrolled Actuary No. 17-05627

May 15, 2018

Rael & Letson
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ACTUARIAL CERTIFICATION REQUIRED UNDER INTERNAL REVENUE CODE SECTION 432(b)

Western States Office and Professional Employees Pension Fund

Plan Year Beginning January 1, 2018

To: **Secretary of the Treasury**
Board of Trustees of the Western States Office and Professional Employees Pension Fund

From: Paul L. Graf, Plan Actuary

Date: March 30, 2018

Re: Western States Office and Professional Employees Pension Fund
EIN = 94-6076144; PN = 001
Plan Sponsor: Board of Trustees, Western States Office and Professional Employees Pension Fund
1220 S.W. Morrison St, Suite 300
Portland, Oregon 97205-2222
(503) 224-0048

The following certifies that, in accordance with Internal Revenue Code Section 432(b), the Western States Office and Professional Employees Pension Fund ("the Plan"), as of the beginning of its 2018 Plan Year:

is in critical and declining status

As of January 1, 2018, the projections used for this certification estimate the Plan's funded percentage to be 63.5% (below 80%). The Plan has an accumulated funding deficiency and is projected to be insolvent by December 31, 2036. Accordingly, the Plan is in critical and declining status for the 2018 Plan Year based on the criteria outlined in Internal Revenue Code Sections 432(b)(2) and 432(b)(6).

The basis for this certification is as follows:

1. The projected present value of Plan liabilities as of the beginning of the 2018 Plan Year is based on the actuarial valuation as of January 1, 2017, and assumes no future liability gains or losses. The data, methodology, Plan provisions and assumptions utilized in the projection are those used for the January 1, 2017 actuarial valuation (except where noted otherwise in this document). The methods and assumptions are outlined in Exhibit I.

2. An actuarial projection of the Actuarial Value of Assets is based on the unaudited financial statements as of December 31, 2017, as provided by the Administrator, and assumes no investment gains or losses on market values after that date. The December 31, 2017 Market Value of Assets and 2017 cash flow components provided by the Administrator are:

a.	Market Value as of December 31, 2017	$335,991,088
b.	2017 Employer Contributions	9,751,244
c.	2017 Benefit Payments	40,137,025
d.	2017 Operating Expenses	1,853,418

The assumptions and methodology utilized in the asset projection are those used for the January 1, 2017 actuarial valuation and are outlined in Exhibit I.

3. Contributions for the current and succeeding plan years are projected assuming the terms of the current collective bargaining agreements pursuant to which the Plan is maintained continue in effect for succeeding plan years. Contributions include the automatic 10% employer surcharge for those contracts which have not yet been negotiated with terms consistent with the adopted Rehabilitation Plan.

For purposes of evaluating critical and declining status, as outlined in Internal Revenue Code Section 432(b)(6), we have assumed contribution rates increase beyond the current CBA(s) in accordance with the adopted Rehabilitation Plan. The percent of total contributions attributable to surcharges and enhancements is assumed to be 80% of the accruing contributions beginning in 2018. In addition, the scheduled withdrawal liability payments for employers known to have withdrawn prior to January 1, 2018 are reflected in the projections.

Based on input from the Board of Trustees, our projections assume that total hours worked remain constant at 2017 work levels after adjusting for withdrawn employers.

4. The Plan received approval for a 5-year extension of charge bases effective for the Plan Year beginning January 1, 2009, as permitted under Internal Revenue Code Section 431(d). However, for the purpose of determining the Plan's critical status, the applicable charge base extensions have not been reflected in these projections.

5. The projections reflect the provisions of the Multiemployer Pension Reform Act of 2014 (MPRA). This includes relevant inflationary increases under MPRA subsequent to 2018. The Plan's annual operating expense assumption is $1,300,000 payable in monthly installments, excluding investment expenses, in 2018 and $1,000,000 in 2019 with a 2% annual increase assumed in subsequent plan years.

6. The Plan was initially certified in critical status as of January 1, 2009. On October 16, 2009 the Board of Trustees adopted a Rehabilitation Plan under the guidelines of 432(e), which is updated and monitored annually. The Rehabilitation Plan includes certain adopted reductions in adjustable benefits effective January 1, 2010, and the Rehabilitation Period began January 1, 2012. Based on reasonable actuarial assumptions and upon exhaustion of all reasonable measures, the Plan cannot emerge from Critical Status, as described in Code Section 432(e)(3)(A)(ii). In 2012, the adopted Rehabilitation Plan was updated by the Plan Sponsor to include reasonable measures to forestall possible insolvency. Subsequently, the Plan was first certified in critical and declining status for the 2016 Plan Year.

Comments and Certification

This certification has been prepared in accordance with our understanding of the requirements of Internal Revenue Code Section 432, the Preservation of Access to Care for Medicare Beneficiaries and Pension Relief Act of 2010, and the Multiemployer Pension Reform Act of 2014. To the best of our knowledge, the information supplied in this certification is complete and accurate and, in our opinion, the individual assumptions used in the projections: (a) are reasonably related to the experience of the Plan and to reasonable expectations; and (b) represent our best estimate of anticipated experience under the Plan.

As an actuary for Rael & Letson, I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

March 30, 2018
Date

Paul L. Graf, ASA, EA, MAAA
Enrolled Actuary Number 17-05627
Rael & Letson
999 Third Avenue, Suite 1530
Seattle, Washington 98104-3853
(206) 456-3340

cc: Kim Gould
Joe Reinhart, Esq.
Alex Miller

Rael & Letson

EXHIBIT I

ACTUARIAL METHODS AND ASSUMPTIONS

METHODS:	
Asset Valuation	Assets are valued according to a method which recognizes 20% of each year's excess (or deficiency) of actual investment return on the Market Value of Assets over the expected return on the Market Value of Assets in the year the excess (or deficiency) occurs. An additional 20% of the excess (or deficiency) is recognized in each of the succeeding four years until it is totally recognized. In no event will the Actuarial Value be less than 80% or more than 120% of the Market Value.
Actuarial Cost Method	Unit Credit Cost Method Under this method, we determine the present value of all benefits earned through the valuation date. An individual's normal cost is the present value of the benefit expected to be earned in the valuation year. The total accrued liability is the sum of the individual present values for all participants. The Unfunded Accrued Liability is the difference between the accrued liability and the assets of the Trust. If the assets exceed the accrued liability, the Plan is in a surplus position. This method requires that each year's contributions be applied first to the normal cost, and the balance of the contributions applied to amortize the Unfunded Accrued Liability. The normal cost is adjusted at the close of the plan year to reflect the actual level of contributions received during that plan year.

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EXHIBIT I

ACTUARIAL METHODS AND ASSUMPTIONS

(CONTINUED)

ASSUMPTIONS:	
Interest Discount Rate	7.25% for funding.
Assumed Rate of Return on Investments	7.25% compounded annually, net of investment expenses.
Derivation of Net Investment Return and Discount Rate for FASB ASC 960 Accounting	The expected return assumptions are established based on a long-run outlook and are based on past experience, future expectations and professional judgement. We have modeled the assumptions based on average long-term future expected returns and their respective capital market assumptions as provided by several investment professionals. Based on the inputs of the Plan's specific target asset allocation, we have established the reasonability of the Plan's assumption.
Justification for Demographic Assumptions:	The mortality, termination, retirement and disability assumptions are reviewed with each valuation to ensure they are reasonable and represent the actuary's best estimate of the long-term expectations for the Plan. Past experience and anticipated future experience based on industry-specific knowledge and professional judgement are used to verify the reasonability of each of these assumptions.
Operating Expenses	A total annual amount of $1,300,000 paid in monthly installments ($1,256,061 at the beginning of year) for 2018.
Mortality	Healthy Lives: RP-2014 Blue Collar Mortality Table for males and females, adjusted backward to 2006 using MP-2014, then projected forward from 2006 with Fully Generational Mortality Improvement under MP-2016. Disabled Lives: RP-2014 Disabled Retiree Mortality Table for males and females, adjusted backward to 2006 using MP-2014, then projected forward from 2006 with Fully Generational Mortality Improvement under MP-2016.
Mortality Improvement	Effective January 1, 2017, the mortality assumption has been updated to reflect full generational mortality improvements using the MP-2016 scaling factors.
Disability Rates	1952 Society of Actuaries Table, Period 2, Benefit 5.
Termination Rates	Table T-7 (Less 51 GAT) of The Actuary's Pension Handbook. Non-Vested Participants are assumed to earn one year of vesting credit annually until vested.

EXHIBIT I

ACTUARIAL METHODS AND ASSUMPTIONS

(CONTINUED)

ASSUMPTIONS:	
Retirement Rates	Active participants are assumed to retire based on the following rate table: **Age** / **Rate of Retirement** 55 — 20% 56 — 15% 57-59 — 12% 60 — 15% 61 — 20% 62 — 40% 63-70 — 35% 71+ — 100% Vested inactive participants are assumed to retire based on the following rate table: **Age** / **Rate of Retirement** 55 — 15% 56-61 — 5% 62 — 18% 63-64 — 3% 65+ — 100%
Form of Benefit	For those not yet in pay status, 55% of participants are assumed to elect a Life Annuity and 45% of participants are assumed to elect a 50% Joint and Survivor Annuity.
Marital Status	80% of non-retired male participants and 75% of non-retired female participants are assumed to be married. Females are assumed to be one year younger than their spouses.
Active Participant	Worked at least 200 hours in covered employment.
Future Employment	Each active participant is assumed to work the same amount of hours worked in the prior plan year.
Missing Data	If not specified, participants are assumed to be female and the same age as the average of participants with the same status code.

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EXHIBIT II

PROJECTIONS USED TO TEST FUND STATUS

For the January 1, 2018 – December 31, 2018 Plan Year

1. Funding Standard Account Credit Balance (used in Exhibit III, Item 2)

Credit Balance Projection (in Millions)										
As of January 1	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
Credit Balance	(45.0)	(68.8)	(91.1)	(113.5)	(135.9)	(159.3)	(183.6)	(195.5)	(214.5)	(232.6)

2. Critical and Declining Solvency Projection (used in Exhibit III, Item 5)

The solvency projections are tracked over 19 years based on the ratio of inactive participants to active participants of 8.25 from the January 1, 2017 actuarial valuation, in which there were 809 actives and 6,672 inactives and an estimated funding ratio of 63.5% as of January 1, 2018.

Projections (in Millions)																				
As of January 1	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Market Value of Assets	336.0	327.5	318.3	307.9	296.0	282.8	268.3	252.3	235.2	217.0	197.5	177.1	155.6	133.1	109.6	85.0	58.5	30.5	0.7	(30.5)

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EXHIBIT III

TESTS OF FUND STATUS

For the January 1, 2018 – December 31, 2018 Plan Year

Critical Status Test		
1.	Is the Plan in critical status for the preceding plan year?	YES
2.	Is the Plan projected to have an accumulated funding deficiency for the 2018 Plan Year or any of the 9 succeeding plan years, without regard to the use of the shortfall funding method but taking into account any extensions of the amortization periods under Section 431(d) of the Code?	YES
3.	If 2 is no, is the Plan projected to become insolvent in any of the 30 succeeding plan years?	N/A
4.	Result: If 1 and 2 are both yes, then the Plan is in critical status based on the criteria outlined in Internal Revenue Code Section 432(e)(4)(B). If 2 and 3 are both no, then the Plan is projected to emerge from the Red Zone, and the zone status will be determined based on the criteria outlined in Internal Revenue Code Section 432(b).	Critical Status
Critical and Declining Status		
5.	Is the Plan in critical status and projected to become insolvent within the current or the next 19 plan years (if the Fund's number of inactives is more than twice the number of actives or the funding level is below 80%)?	YES
6.	Result: If 4. is critical status and 5. is yes, then the Plan is in critical and declining status. If 4. is critical status and 5. is no, then the Plan is in critical status	Critical and Declining Status

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Western States Office and Professional Employees Pension Fund

ACTUARIAL METHODS AND ASSUMPTIONS

New Entrant Profile:	
New Entrants:	New entrants are assumed to replace participants who terminated employment during the year from contributing employers and to have a demographic mix consistent with recent entrants during the past five plan years with an average age of 39. This experience includes those that are rehired from terminated non-vested and terminated vested status. New entrants are assumed to be 85% female and 15% male with the following age distribution:

Age Range	Percent of New Entrants
Below 25	10%
25-30	16%
30-35	16%
25-40	18%
40-45	10%
45-50	9%
Over 50	21%

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Western States Office and Professional Employees Pension Fund

PROJECTED TOTAL CONTRIBUTION BASE UNITS AND CONTRIBUTION RATES

Year Beginning January 1	Base Accrual Contribution	Total Contribution Base Units (Hours)	Average Contribution Rate (Hourly)
2017	3,457,158	1,034,653	3.34
2018	3,066,191	1,009,387	3.04
2019	3,066,191	1,009,387	3.04
2020	3,066,191	1,009,387	3.04
2021	3,066,191	1,009,387	3.04
2022	3,066,191	1,009,387	3.04
2023	3,066,191	1,009,387	3.04
2024	3,066,191	1,009,387	3.04
2025	3,066,191	1,009,387	3.04
2026	3,066,191	1,009,387	3.04
2027	3,066,191	1,009,387	3.04
2028	3,066,191	1,009,387	3.04
2029	3,066,191	1,009,387	3.04
2030	3,066,191	1,009,387	3.04
2031	3,066,191	1,009,387	3.04
2032	3,066,191	1,009,387	3.04
2033	3,066,191	1,009,387	3.04
2034	3,066,191	1,009,387	3.04
2035	3,066,191	1,009,387	3.04
2036	3,066,191	1,009,387	3.04

Western States Office and Professional Employees Pension Fund

Illustration of Projected Cash Flow and Solvency Ratio of the Extended Period

Projection for Plan Years beginning January 1, 2018 through December 31, 2036

Plan Year Beginning Plan Year Ending	1/1/2018 12/31/2018	1/1/2019 12/31/2019	1/1/2020 12/31/2020	1/1/2021 12/31/2021	1/1/2022 12/31/2022
A. Market Value at Beginning of Year	335,991,088	327,512,308	318,292,597	307,889,802	296,013,240
B. Actuarial Value at Beginning of Year	333,673,882	321,865,238	311,302,914	304,134,340	296,013,240
Income					
C. Base Contributions	3,066,191	3,066,191	3,066,191	3,066,191	3,066,191
D. Supplemental/Surcharge Contributions	2,452,953	2,452,953	2,452,953	2,452,953	2,452,953
E. Existing Withdrawal Liability Payments	5,399,755	5,601,289	5,589,320	5,587,218	5,586,108
F. Future Withdrawal Liability Payments	-	-	-	-	-
G. Total Investment Income	23,210,613	22,591,486	21,905,054	21,125,679	20,249,459
Disbursements					
H. Benefit Payments					
(a) Current Actives	1,808,566	2,507,570	3,075,639	3,568,157	3,990,574
(b) Current Inactive Vested	1,518,275	2,351,401	3,194,293	4,357,772	5,349,502
(c) Current Retirees/Beneficiaries	37,981,451	37,072,658	36,126,382	35,142,274	34,122,326
(d) Future New Entrants	-	-	-	-	2,355
(e) Total	41,308,292	41,931,629	42,396,314	43,068,203	43,464,757
I. Administrative expenses	1,300,000	1,000,000	1,020,000	1,040,400	1,061,208
J. Market Value at End of Year (A+C+D+E+F+G-H(e)-I)	327,512,308	318,292,597	307,889,802	296,013,240	282,841,986
K. Available Resources (A+C+D+E+F+G)	370,120,600	361,224,227	351,306,115	340,121,843	327,367,951
L. Solvency Ratio (J / G(e))	**8.96**	**8.61**	**8.29**	**7.90**	**7.53**
M. Accrued Liability	525,114,709	521,272,908	516,506,642	510,913,294	504,218,182
N. Funded Percentage (MVA) (A / M)	63.98%	62.83%	61.62%	60.26%	58.71%
O. Funded Percentage (AVA) (B / M)	63.54%	61.75%	60.27%	59.53%	58.71%

Western States Office and Professional Employees Pension Fund

Illustration of Projected Cash Flow and Solvency Ratio of the Extended Period

Projection for Plan Years beginning January 1, 2018 through December 31, 2036

Plan Year Beginning	1/1/2023	1/1/2024	1/1/2025	1/1/2026	1/1/2027
Plan Year Ending	12/31/2023	12/31/2024	12/31/2025	12/31/2026	12/31/2027
A. Market Value at Beginning of Year	282,841,986	268,295,036	252,342,064	235,240,592	217,004,468
B. Actuarial Value at Beginning of Year	282,841,986	268,295,036	252,342,064	235,240,592	217,004,468
Income					
C. Base Contributions	3,066,191	3,066,191	3,066,191	3,066,191	3,066,191
D. Supplemental/Surcharge Contributions	2,452,953	2,452,953	2,452,953	2,452,953	2,452,953
E. Existing Withdrawal Liability Payments	5,568,514	5,563,724	5,563,724	5,563,724	5,551,259
F. Future Withdrawal Liability Payments	-	-	-	-	-
G. Total Investment Income	19,279,823	18,212,878	17,056,571	15,820,394	14,501,746
Disbursements					
H. Benefit Payments					
(a) Current Actives	4,360,370	4,668,622	4,938,165	5,181,591	5,380,501
(b) Current Inactive Vested	6,398,086	7,486,132	8,298,201	9,073,095	9,916,418
(c) Current Retirees/Beneficiaries	33,065,821	31,972,733	30,843,287	29,678,164	28,478,587
(d) Future New Entrants	7,721	17,149	35,095	57,851	84,012
(e) Total	43,831,999	44,144,637	44,114,748	43,990,701	43,859,518
I. Administrative expenses	1,082,432	1,104,081	1,126,162	1,148,686	1,171,659
J. Market Value at End of Year (A+C+D+E+F+G-H(e)-I)	268,295,036	252,342,064	235,240,592	217,004,468	197,545,439
K. Available Resources (A+C+D+E+F+G)	313,209,467	297,590,782	280,481,503	262,143,854	242,576,617
L. Solvency Ratio (J / G(e))	**7.15**	**6.74**	**6.36**	**5.96**	**5.53**
M. Accrued Liability	496,626,745	488,104,375	478,640,162	468,520,766	457,796,257
N. Funded Percentage (MVA) (A / M)	56.95%	54.97%	52.72%	50.21%	47.40%
O. Funded Percentage (AVA) (B / M)	56.95%	54.97%	52.72%	50.21%	47.40%

Western States Office and Professional Employees Pension Fund

Illustration of Projected Cash Flow and Solvency Ratio of the Extended Period

Projection for Plan Years beginning January 1, 2018 through December 31, 2036

Plan Year Beginning Plan Year Ending	1/1/2028 12/31/2028	1/1/2029 12/31/2029	1/1/2030 12/31/2030	1/1/2031 12/31/2031	1/1/2032 12/31/2032
A. Market Value at Beginning of Year	197,545,439	177,060,813	155,560,750	133,071,518	109,558,425
B. Actuarial Value at Beginning of Year	197,545,439	177,060,813	155,560,750	133,071,518	109,558,425
Income					
C. Base Contributions	3,066,191	3,066,191	3,066,191	3,066,191	3,066,191
D. Supplemental/Surcharge Contributions	2,452,953	2,452,953	2,452,953	2,452,953	2,452,953
E. Existing Withdrawal Liability Payments	5,545,476	5,545,476	5,540,099	5,532,177	5,522,252
F. Future Withdrawal Liability Payments	-	-	-	-	-
G. Total Investment Income	13,104,441	11,635,736	10,096,907	8,487,658	6,804,475
Disbursements					
H. Benefit Payments					
(a) Current Actives	5,572,569	5,752,742	5,860,579	5,991,459	6,120,956
(b) Current Inactive Vested	10,527,074	11,101,821	11,670,677	12,198,041	12,730,118
(c) Current Retirees/Beneficiaries	27,246,394	25,984,106	24,695,020	23,383,280	22,053,877
(d) Future New Entrants	112,558	142,755	175,731	211,051	250,021
(e) Total	43,458,595	42,981,424	42,402,007	41,783,830	41,154,972
I. Administrative expenses	1,195,093	1,218,994	1,243,374	1,268,242	1,293,607
J. Market Value at End of Year (A+C+D+E+F+G-H(e)-I)	177,060,813	155,560,750	133,071,518	109,558,425	84,955,717
K. Available Resources (A+C+D+E+F+G)	221,714,500	199,761,169	176,716,900	152,610,497	127,404,296
L. Solvency Ratio (J / G(e))	**5.10**	**4.65**	**4.17**	**3.65**	**3.10**
M. Accrued Liability	446,430,160	434,655,477	422,521,597	410,108,433	397,435,900
N. Funded Percentage (MVA) (A / M)	44.25%	40.74%	36.82%	32.45%	27.57%
O. Funded Percentage (AVA) (B / M)	44.25%	40.74%	36.82%	32.45%	27.57%

Western States Office and Professional Employees Pension Fund

Illustration of Projected Cash Flow and Solvency Ratio of the Extended Period

Projection for Plan Years beginning January 1, 2018 through December 31, 2036

Plan Year Beginning Plan Year Ending	1/1/2033 12/31/2033	1/1/2034 12/31/2034	1/1/2035 12/31/2035	1/1/2036 12/31/2036
A. Market Value at Beginning of Year	84,955,717	58,519,958	30,501,099	728,538
B. Actuarial Value at Beginning of Year	84,955,717	58,519,958	30,501,099	728,538
Income				
C. Base Contributions	3,066,191	3,066,191	3,066,191	3,066,191
D. Supplemental/Surcharge Contributions	2,452,953	2,452,953	2,452,953	2,452,953
E. Existing Withdrawal Liability Payments	4,748,644	4,127,987	3,495,231	3,208,835
F. Future Withdrawal Liability Payments	-	-	-	-
G. Total Investment Income	5,019,053	3,114,126	1,092,472	(1,040,392)
Disbursements				
H. Benefit Payments				
(a) Current Actives	6,218,600	6,246,446	6,286,791	6,307,124
(b) Current Inactive Vested	13,181,199	13,488,744	13,821,384	14,069,264
(c) Current Retirees/Beneficiaries	20,712,538	19,365,570	18,019,968	16,683,368
(d) Future New Entrants	290,784	333,488	378,479	425,530
(e) Total	40,403,121	39,434,248	38,506,622	37,485,286
I. Administrative expenses	1,319,479	1,345,868	1,372,786	1,400,241
J. Market Value at End of Year (A+C+D+E+F+G-H(e)-I)	58,519,958	30,501,099	728,538	**Insolvent**
K. Available Resources (A+C+D+E+F+G)	100,242,558	71,281,215	40,607,946	8,416,125
L. Solvency Ratio (J / G(e))	**2.48**	**1.81**	**1.05**	**0.22**
M. Accrued Liability	384,496,263	371,397,607	358,353,295	345,324,521
N. Funded Percentage (MVA) (A / M)	22.10%	15.76%	8.51%	0.21%
O. Funded Percentage (AVA) (B / M)	22.10%	15.76%	8.51%	0.21%