

Donner Summit PUD
 Fiscal Year 2021/2022
 Adopted
 Operating Budget Summary

A	B	C	D	E	F	Q	R
1					2021/2022		
2			Wastewater		2.5% COLA		20/21
3	Program Revenue	Sewer	Treatment	Admin.	Draft		Adopted
4	Water Fees	\$ 547,511	\$ -	\$ -	\$ 547,511		\$ 461,050
5	Sewer Fees	-	450,919	-	1,803,676		1,520,084
6	Connection Fees	-	-	-	-		-
7	Sierra Lakes County Water Dist.	-	367,342	-	367,342		368,040
8	Property Tax	29,700	85,820	-	135,000		132,000
9	Station 97 Utilities	-	-	6,500	6,500		6,500
10	Late Fees, other revenue	-	-	8,000	8,000		8,000
11	Anticipated Const. Water Sales	-	-	-	0		0
12	Suburban Propane Credit	-	-	-	10,230		10,230
13	Anticipated Recycled Water Sales	5,000	-	-	5,000		5,000
14	Big Bend Service Fees (assmt not included)	29,732	-	-	29,732		28,892
15	Total Program Revenue	611,943	1,805,918	14,500	2,912,990		2,539,795
16							
17	Expenses						
18	Salaries	123,535	334,107	324,358	885,883		905,373
19	Employee benefits	57,658	165,653	105,724	381,488		371,914
20	Board Expense	-	-	61,846	61,846		63,533
21	Professional Services	15,000	81,250	73,800	177,050		170,050
22	Dues	379	1,200	7,062	8,640		8,165
23	Fees, permits, certifications, leases	11,743	3,376	17,623	20,593		53,335
24	Training, education, travel	942	2,745	1,500	5,460		49,128
25	Insurance- property, auto, etc.	31,281	86,022	7,820	156,404		134,238
26	Office supplies and miscellaneous	549	563	7,000	8,935		8,935
27	Utilities, communications, telemetry	27,593	29,149	285,896	28,420		339,746
28	Chemicals and lab supplies	26,379	565	127,042	153,986		143,754
29	Laboratory Testing	5,000	41,910	-	46,910		49,306
30	Equipment maintenance and repair	8,000	34,240	6,552	58,970		83,763
31	Small equipment rental and PPE	6,750	2,400	-	16,350		9,284
32	Interest expense- loans	-	-	-	0		0
33	Operating supplies	5,000	1,000	7,632	13,632		7,632
34	Infiltration-Inflow	-	26,000	-	26,000		26,000
35	Sludge removal	-	1,200	-	44,200		43,000
36	Vehicle maintenance, repair, fuel	2,524	3,794	-	18,643		44,143
37	Facility maintenance and repair	5,000	8,000	2,600	35,600		46,168
38	Amortization of land lease	-	-	-	20,250		20,250
39	Long term debt (principal and interest)	9,350	155,755	-	165,105		162,733
40	Total Expenses	336,683	281,114	647,274	2,709,746		2,692,575
41							
42	Net Revenue (Expense)	275,260	189,286	361,244	203,245		-152,780
43							
44							
45							
46	Total All Operations Expense	2,062,471					
47	% to Total Water Department	16.32%					
48	% to Total Sewer Department	13.63%					
49	% to Total Wastewater Department	70.05%					
50							
51	Long Term Debt						
52	WWTP Upgrade and Expansion						
53	Debt service payment	719,191					
54	Inside CFD No. 1	282,392					
55	Outside CFD No. 1	281,044					
56	From customer rates	155,755					

Donner Summit PUD
 Fiscal Year 2021/2022
 Adopted
 Rate Increase Scenarios

	2021/22	2021/22 Sewer Rate Increase	13.0% Increase Rate	Number of EDS's	Quarterly Charges	Annual Revenue
Annual Revenue						
Sewer Fees	1,647,826	Monthly	\$ 155.25			
Cal Trans Sewer Water Fees	155,850	Quarterly	\$ 465.75	787.51	\$ 366,781.67	\$ 1,467,126.67
incl. in water fees	547,511					
Cal Trans Water		Futures Monthly	\$ 83.89			
Late Charges	8,000	Futures Quarterly	\$ 251.67	179.50	\$ 45,174.77	\$ 180,699.06
Property Tax Nevada	135,000	Totals			\$ 411,956.43	\$ 1,647,825.73
Property Tax Placer	-					
Truckee Fire Utilities	6,500					
G. O. Bonds	-					
Total Revenue	2,500,687					
		Special Tax		Parcel Count		
		Inside CFD				
		Nevada County	\$ 593.00	33	\$ 31,250.80	\$ 31,250.80
		Placer County	\$ 593.00	127	\$ 251,141.00	\$ 251,141.00
		Total				\$ 282,391.80
		Outside CFD		No. of EDU's		
		Monthly	\$ 49.41			
		Quarterly	\$ 148.23	474	\$ 70,261.02	\$ 281,044.08

	Monthly	Quarterly	Annually
Rate Increase @ 18.0%			
Current Water Rates 3/4 inch	\$72.98	\$218.94	\$875.76
Rates at 18.0% increase	\$86.25	\$258.75	\$1,035.00
Difference	\$13.27	\$39.81	\$159.24

Fiscal Year 2021/2022
Water Department
Adopted
Operating Budget

	A	B	C	D	E
1	WATER				
2		2021/2022			
3	Program Revenue				
4	Water fees	547,511			
5	Connection fees				
6	Property tax	29,700			
7	Anticipated Const. Water Sales	0			
8	Anticipated Recycled Water Sales	5,000			
9	Big Bend Service Fees	29,732			
10	Total Program Revenue	611,943			
11					
12	Program Expenses				
13	Salaries	123,535			
14	Employee benefits	57,658			
15	Board Expense	-			
16	Professional Services	15,000			
17	Dues and subscriptions	379			
18	Fees, permits, certifications, leases	11,743			
19	Training and education	942			
20	Insurance- property, auto, etc.	31,281			
21	Office supplies and miscellaneous	549			
22	Utilities, communications, telemetry	27,593			
23	Chemicals and lab supplies	26,379			
24	Laboratory Testing	5,000			
25	Equipment maintenance and repair	8,000			
26	Small equipment and rental	6,750			
27	Interest expense- loans	-			
28	Operating supplies	5,000			
29	Infiltration-Inflow	-			
30	Sludge removal	-			
31	Vehicle maintenance, repair, fuel	2,524			
32	Facility maintenance and repair	5,000			
33	Amortization of land lease	-			
34	Long term debt (principal and interest)	9,350			
35	Total Expenses	336,683			
36					
37	Net Revenue (Expense)	275,260			
38					
39					

Fiscal Year 2021/2022
Water Department
Adopted
Operating Budget

	A	B	C	D	E
40					
41		2021/2022			2021/2022
42					
43	Salaries and wages			Utilities, Communications	
44	Plant Manager	33,236		Electricity	20,808
45	Field Supervisor	22,331		Propane/Diesel	5,654
46	Operator III	20,492		Phones	1,131
47	Mechanic	13,133		Total Utilities/Communications	27,593
48	Operator II	21,088			
49	Laborer	0			
50	Overtime/On Call	12,320			
51	Certificatin Compensation	935		Chemicals and Lab Supplies	
52	Total Salaries and wages	123,535		Hypochloride	8,073
53				Dry Alum	3,229
54	Employee benefits			Dry Soda Ash	14,000
55	Health/Life insurance Blue Shield	17,970		Monitoring Equipment Supplies	1,076
56	Dental insurance	2,380		Total Chemicals/Lab Supplies	26,379
57	Ben-E-Lect	594			
58	Ben-E-Lect Self Insure	5,500		Laboratory Testing	5,000
59	Long term disability	1,299			
60	Retirement and Deferred Comp.	8,297			
61	Workers' Comp.	9,602		Equipment Maintenance Repair	
62	Clothing allowance	528		Treatment Plant	2,666
63	Payroll taxes	11,489		Tanks and Lines	3,229
64	Total Benefits	57,658		Pump Stations	2,105
65				Total Equipment Repairs/Maint.	8,000
66	Professional Services				
67	Outside Consulting	15,000		Small Equipment and PPE	6,750
68	Total Professional Fees	15,000			
69					
70	Dues/Subscriptions			Interest Expense-Loans	
71	Ca. Rural Water Assoc,	379			
72	Total Dues/Subscriptions	379		Total Interest/Loan Expense	0
73					
74	Fees, Permits, Certifications, Leases			Operating Supplies	
75	Water and Distribution Certifications	520		Portable Water Meters	0
76	Department of Health Services	728		Misc.	5,000
77	Nevada County	1,944		Total Operating Supplies	5,000
78	SWRCB	124			
79	Division Dam Safety	8,000		Vehicle Maintenance and Repair	
80	USA Dig Alert	396		Fuel	1,986
81	Forest Service	31		Repair	538
82	Total fees, permits, leases	11,743		Total Vehicle Maint./Repair	2,524
83					
84	Training and Education			Facility Maintenance and Repair	
85	Classes, seminars, conferences	673		Buildings, Tanks and Vaults	5,000
86	Travel	269		Total Facility Maint./Repair	5,000
87	Total Training/Education	942			
88				Long Term Debt	
89				(principal and interest)	9,350
90	Insurance			Total Long Term Debt	9,350
91	Property liability, auto, E&O	31,281			
92					
93					
94	Office Supplies and Materials	549			

Fiscal Year
2021/2022
Sewer
Adopted
Operating Budget

	A	C	D
1	SEWER		
2		2021/2022	
3	Program Revenue		
4	Sewer fees	450,919	
5	Connection fees		
6	Sierra Lakes County Water District		
7	Property tax	19,481	
8	G.O. Bond Revenue	-	
9	Total Program Revenue	470,399	
10			
11			
12	Program Expenses		
13	Salaries	103,882	
14	Employee benefits	52,453	
15	Board Expense	-	
16	Professional fees	7,000	
17	Dues and subscriptions	-	
18	Fees, permits, certifications, leases	3,376	
19	Training and education	273	
20	Insurance- property, auto, etc.	31,281	
21	Office supplies and miscellaneous	563	
22	Utilities, communications, telemetry	29,149	
23	Chemicals and lab supplies	565	
24	Equipment maintenance and repair	10,178	
25	Small equipment and rental	2,400	
26	Interest expense- loans	-	
27	Operating supplies	1,000	
28	Infiltration-Inflow	26,000	
29	Sludge removal	1,200	
30	Vehicle maintenance, repair, fuel	3,794	
31	Facility maintenance and repair	8,000	
32	Amortization of land lease	-	
33	Long term debt (principal and interest)		
34	Total Expenses	281,114	
35			
36	Net Revenue (expense)	189,286	
37			
38			
39			

Fiscal Year
2021/2022
Sewer
Adopted
Operating Budget

	A	C	D
40		2021/2022	1.035
41	Salaries and wages		
42	Plant Manager	27,949	
43	Field Supervisor	18,778	
44	Operator III	17,232	
45	Mechanic	11,044	
46	Operator II	17,733	
47	Laborer	0	
48	Overtime/On Call	10,360	
49	Certification Compensation	786	
50	Total Salaries and Wages	103,882	
51			
52	Employee benefits		
53	Health/Life insurance Blue Shield	15,111	
54	Dental insurance	2,001	
55	Ben-E-Lect	500	
56	Ben-E-Lect Self Insure	4,625	
57	Long term disability	1,092	
58	Retirement and Deferred Comp.	6,977	
59	Workers' Comp.	12,042	
60	Clothing allowance	444	
61	Payroll taxes	9,661	
62		52,453	
63			
64	Professional fees		
65	Sugar Bowl Outreach and Financing	7,000	
66	Total Professional Fees	7,000	
67			
68	Fees, Permits, Certifications, Leases		
69	State Water Resources Control Board	2,931	
70	USA North	223	
71	Operator Certification	223	
72	Total fees, permits, leases	3,376	
73			
74	Training and Education		
75	Classes, seminars, conferences	273	
76	Total Training/Education	273	
77			
78	Insurance		
79	Property liability, auto, E&O	31,281	
80		31,281	
81	Total Insurance		
82			
83	Office Supplies	563	
84			
85	Utilities, Communications		
86	Electricity	20,708	
87	Propane/Diesel	6,753	
88	Phones	1,688	
89	Total Utilities/Communications	29,149	
90			

Fiscal Year
2021/2022
Sewer
Adopted
Operating Budget

	E	F	G
40			2021/2022
41	Chemicals and Lab Supplies		
42	Lift Station Chemicals		565
43	Total Chemicals/Lab Supplies		565
44			
45	Equipment Maintenance Repair		
46	Manholes & Cleanouts		1,131
47	Lift Stations		9,047
48	Total Equipment Repairs/Maint.		10,178
49			
50			
51			
52	Small Equip Rental and PPE		
53			2,400
54	Total Small Equipment/Rental		2,400
55			
56	Interest Expense-Loans		
57			
58	Operating Supplies		
59	Rags and Coveralls		1,000
60	Total Operating Supplies		1,000
61			
62	Infiltration-Inflow		
63	Line Cleaning		16,224
64	TV Work		6,968
65	Smoke Testing		2,808
66	Total I&I		26,000
67			
68	Sludge Removal		
69	Lift Station Cleaning		1,200
70	Total Sludge Removal		1,200
71			
72	Vehicle Maintenance and Repair		
73	Fuel		1,641
74	Repair		2,153
75	Total Vehicle Maint./Repair		3,794
76			
77	Facility Maintenance and Repair		
78	Lift Stations		8,000
79	Total Facility Maint./Repair		8,000
80			
81	Long Term Debt		
82	(principal and interest)		
83	Total Long Term Debt		
84			
85			
86			
87			
88			
89			
90	10		

Fiscal Year 2021/2022
Wastewater Treatment Plant
Adopted
Operating Budget

	A	E	F	G	I	J	K
1	WASTEWATER TREATMENT						
2		2021/2022					
3	Program Revenue						
4	Sewer fees	1,352,757					
5	Connection fees						
6	Property tax	85,820					
7	Sierra Lakes allocation	367,342					
8	Anticipated Recycled Water Sales	0					
9	Total Program Revenue	1,805,918					
10							
11							
12			SLCWD				
13	Program Expenses		Allocation	25.00%			
14	Salaries	334,107	83,526.77				
15	Employee benefits	165,653	41,413.29				
16	Board Expense	-	-				
17	Professional Services	81,250	20,312.50				
18	Dues and subscriptions	1,200	300.00				
19	Fees, permits, certifications, leases	17,623	4,405.84				
20	Training and education	2,745	686.21				
21	Travel	-	-				
22	Insurance- property, auto, etc.	86,022	21,506				
23	Office supplies and miscellaneous	823	206				
24	Utilities, communications, telemetry	285,896	71,474				
25	Chemicals and lab supplies	127,042	31,761				
26	Laboratory Testing	41,910	10,478				
27	Equipment maintenance and repair	34,240	8,560				
28	Small equipment and rental	7,200	1,800				
29	Interest expense- loans		-				
30	Operating supplies	7,632	1,908				
31	Infiltration-Inflow		-				
32	Sludge removal	43,000	10,750				
33	Vehicle maintenance, repair, fuel	12,325	3,081				
34	Facility maintenance and repair	20,000	5,000				
35	Land Lease for Spray Irrigation	20,250	5,063				
36	Long term debt (principal and interest)	719,191	-				
37	Total Expenses	2,008,110	322,230	Sub-total			
38			45,112	14% Admin.			
39	Net Revenue (Expense)	(202,192)	367,342	Total			
40			30,612	Monthly			
41							
42							

Fiscal Year 2021/2022
Wastewater Treatment Plant
Adopted
Operating Budget

	A	E	F	G	I	J	K
43							
44		2021/2022					2021/2022
45	Salaries and wages			Utilities, Communications			
46	Plant Manager	89,889		Electricity			198,536
47	Field Supervisor	60,395		Propane/Diesel			79,560
48	Operator III	55,423		Phones			7,800
49	Mechanic	35,519		Total Utilities/Communications			285,896
50	Operator II	57,034					
51	Laborer	0					
52	Overtime/On Call	33,320		Chemicals and Lab Supplies			
53	Certification Compensation	2,528		Chemical Reagents			7,280
54	Total Salaries and wages	334,107		Misc Glassware and Supplies			3,120
55				Chlorine			5,200
56	Employee benefits			Sulfur Dioxide			0
57	Health/Life insurance Blue Shield	48,600		Polymer			1,248
58	Dental insurance	6,437		Ammonia			20,800
59	Ben-E-Lect	1,607		Bulk Soda Ash			37,440
60	Ben-E-Lect Self Insure	14,875		Caustic Soda			1,040
61	Long term disability	3,513		Liquid Alum			2,080
62	Retirement and Deferred Comp.	22,440		Micro C			48,834
63	Workers' Comp.	35,682		Total Chemicals/Lab Supplies			127,042
64	Clothing allowance	1,428					
65	Payroll taxes	31,072		Laboratory Testing			
66	Total Benefits	165,653		Lab Testing			41,910
67							
68	Professional Services			Equipment Maintenance Repair			
69	Rate Consulting	-					
70	General Engineering	81,250		Treatment Plant Maint./Repairs			28,000
71	Total Professional Fees	81,250		Outside Contractors (Telstar/Placer Elect. etc)			6,240
72				Total Equipment Repairs/Maint.			34,240
73	Dues/Subscriptions						
74	Ca. Water Environment Assoc.	1,200					
75	Total Dues/Subscriptions	1,200		Small Equipment Rental and PPE			7,200
76							
77	Fees, Permits, Certifications, Leases			Interest Expense-Loans			
78	Wastewater Certifications	375					
79	Nevada County	2,729					
80	State Water Resource Control Board	5,251		Operating Supplies			
81	USDA Forest Service	8,018		Charts/ Pens			
82	Total fees, permits, leases	17,623		Misc.			7,632
83				Total Operating Supplies			7,632
84	Training and Education						
85	Classes, seminars, conferences	2,745					
86				Sludge Removal			43,000
87							
88	Travel/Perdium			Vehicle Maintenance and Repair			
89	Vehicle Expense/Food	0		Fuel			8,557
90				Repair			3,767
91				Service Truck Payment			0
92	Insurance			Total Vehicle Maint./Repair			12,325
93	Property liability, auto, E&O	86,022					
94							
95				Facility Maintenance and Repair			
96	Office Supplies and Materials	823		Buildings, Tanks and Vaults			20,000
97							
98							
99				Land Lease for Spray Irrigation			20,250
100							
101				Long Term Debt			
102				(principal and interest)			719,191

Fiscal Year 2021/2022
Administrative Department
Adopted
Operating Budget

	A	G	H	I	J
1	ADMINISTRATIVE				
2		2021/2022			
3	Program Revenue				
4	Late Charges	8,000			
5	Station 97 Utilities	6,500			
6	Total Program Revenue	14,500			
7					
8					
9	Program Expenses				
10	Salaries and wages	324,358			
11	Employee benefits	105,724			
12	Board expense	61,846			
13	Professional Services	73,800			
14	Dues	7,062			
15	Fees, permits, leases	20,593			
16	Training and education	1,500			
17	Travel	-			
18	Insurance	7,820			
19	Office supplies and misc.	7,000			
20	Utilities, communications	28,420			
21	Chemicals and lab supplies	-			
22	Equipment maintenance repair	6,552			
23	Small equipment and rental	-			
24	Interest expense	-			
25	Operating Supplies	-			
26	Sludge removal	-			
27	Vehicle maintenance, repair, fuel	-			
28	Facility maintenance and repair	2,600			
29	Amortization of land lease	-			
30	Long Term Debt (principal and interest)	-			
31	Total Expenses	647,274			
32					
33	Net Revenue (Expense)	(632,774)			
34					

Fiscal Year 2021/2022
Administrative Department
Adopted
Operating Budget

	A	G	H	I	J
35					
36					
37		2021/2022			
38					
39	Salaries and wages			Fees, permits, leases	
40	General Manager	183,224		US Forest Service Permit	1,013
41	Office Manager	58,007		Copier lease	4,580
42	Administrative Asst.	83,127		Postage meter rental	1,500
43	Total Salaries and wages	324,358		Bank fees (includes payroll fees)	7,000
44				Billing software support	6,500
45	Employee benefits			Total fees, permits, leases	20,593
46	Health/Life insurance Blue Shield	41,433			
47	Dental insurance	4,202			
48	Ben-E-Lect	720			-
49	Ben-E-Lect Self Insure	5,000			
50	Long term disability	5,108			
51	Retirement and Deferred Comp.	17,341		Training and education	
52	Workers' Comp.	5,572		Classes, seminars, conferences	1,500
53	Clothing allowance	400			
54	Payroll taxes	25,949		Insurance	
55	Total Benefits	105,724		Property liability, auto, E&O	7,820
56					
57	Board expense			Office supplies and materials	7,000
58	Meeting stipend	18,820			
59	Health stipend	35,292		Utilities, communications	
60	Payroll taxes	4,329		Electricity	15,250
61	Board mtg. food	2,705		Propane	643
62	Training and travel	530		Phones	4,600
63	Workers comp.	170		Postage	4,499
64	Total Board Expense	61,846		Website	3,428
65	Professional Services			Total Utilities and Communications	28,420
66	Legal	18,000			
67	Auditors	24,000		Equipment maintenance repair	
68	Bookkeeping	28,800		Computers and Support	6,552
69	Public Outreach	3,000			
70	Total Professional Fees	73,800		Facility maintenance and repair	
71				Pest control	0
72	Dues			Office cleaning service	2,600
73	Local Agency Formation Comm.	1,862		Garbage service	0
74	Calif. Special Districts Assoc.	5,200		Total Facility Maintenance	2,600
75	Total Dues	7,062			

Donner Summit PUD
Fiscal Year 2021/2022
Adopted
Salary and Benefit Schedule

1.025

Position	Hourly Rate	Current		2.5% COLA
		Gross Salary		
General Manager + New GM	104.210	216,757	183,224	
Office Manager	68.020	113,185	58,007	
Admin. Asst.	38.990	81,099	83,127	
Total Administration	211.220	411,041	324,358	-
Plant Manager	70.860	147,389	151,074	-
Field Supervisor	47.610	99,029	101,505	-
Operator III	43.690	90,875	93,147	-
Assistant Plant Manager	44.960	93,517	95,855	-
Mechanic	28.000	58,240	59,696	-
Laborer				-
Sub-total Operations	235.120	489,050	501,276	-
Operations Overtime/Standby			56,000	-
Certification Compensation			4,249	-
Total Operations Salaries		489,050	561,525	-
Total Combined Salaries		900,091	885,883	-
Daily Hourly Rate All Departments	446.34	3,571		
Wastewater portion (59.5%)		290,985	334,107	-
Sewer portion (18.5%)		90,474	103,882	-
Water portion (22%)		107,591	123,535	-
Total Operations		489,050	561,525	-

2021/2022	ADMIN	WATER	SEWER	WWTP	TOTALS
Employee benefits					
Health insurance Blue Shield	\$ 41,432.70	\$ 17,969.59	\$ 15,110.79	\$ 48,599.57	\$ 123,112.65
Dental insurance	\$ 4,201.75	\$ 2,380.09	\$ 2,001.44	\$ 6,437.07	\$ 15,020.35
Ben-E-Lect	\$ 720.00	\$ 594.00	\$ 499.50	\$ 1,606.50	\$ 3,420.00
Ben-E-Lect Self Insure	\$ 5,000.00	\$ 5,500.00	\$ 4,625.00	\$ 14,875.00	\$ 30,000.00
Long term disability	\$ 5,108.00	\$ 1,298.88	\$ 1,092.24	\$ 3,512.88	\$ 11,012.00
Retirement and Deferred Comp.	\$ 17,340.73	\$ 8,297.13	\$ 6,977.13	\$ 22,439.97	\$ 55,054.96
Workers' Comp.	\$ 5,572.00	\$ 9,601.58	\$ 12,042.22	\$ 35,682.21	\$ 62,898.00
Clothing allowance	\$ 400.00	\$ 528.00	\$ 444.00	\$ 1,428.00	\$ 2,800.00
Payroll taxes	\$ 25,948.65	\$ 11,488.79	\$ 9,661.03	\$ 31,071.96	\$ 78,170.43
Life insurance	\$ 1,752.00	\$ 1,201.20	\$ 1,010.10	\$ 3,248.70	\$ 7,212.00
					\$ -
	\$ 107,475.83	\$ 58,859.26	\$ 53,463.45	\$ 168,901.85	\$ 388,700.39

Operations Annual Salaries Incl. OT & SB	561,525
Operations Annual Health Premium	81,680
Operations Annual Dental Premium	10,819
Operations Annual Ben-E-Lect	2,700
Operations Ben-E-Lect Self Insure	25,000
Operations Annual LTD	5,904
Operations Retirement/Deferred Comp.	37,714
Operations Workers Comp.	57,326
Operations Clothing	2,400
Operations Annual Payroll Tax	52,222
Operations Annual Life Insurance	5,460