



Newsletter of the ExxonMobil Retiree Club of Joliet

2018 EMRC of Joliet Board of Directors



Happy New Year from the 2018 board: Bill Galloway, Membership Chairman; Nick Hively, Treasurer; Kerry Daniels, President; Diane Kelly, Secretary; Pat Clower, Vice President; Mike Keniley, Nominating Committee; Vic Hernandez (*not pictured*), Nominating Committee.

The incoming board thanks departing board members President Tom Skolds and Membership Chairman Carla Hutley for their service to the Retiree Club. Tom will continue to serve as webmaster and communications director. Carla will continue to serve on the Programs Committee.

Newsworthy

2018 EMRC of Joliet Board of Directors	1
2018 Membership Dues	1
ExxonMobil Retiree Communications	1
Jim Rohr—Searching for the Perfect Smoke	1

4Q17 Highlights

New York Bus Trip	2
Fall Potluck	2
Retiree Club Annual Meeting & Dinner	2
Joliet Refinery Holiday Party	2

1Q18 Outlook

Bowling & Pizza Party	3
Tommy Gun's Garage St. Valentine's Day Massacre	3
Potluck Bunco & Euchre	3

In Memoriam

EMRC of Joliet Membership Application	4
---------------------------------------	---

Bowling & Pizza Party Invitation

Tommy Gun's Invitation	6-7
------------------------	-----

XOM Life Insurance Plan	8-13
-------------------------	------

2018 Membership Dues

Thanks to everyone who already submitted their 2018 membership dues. If you haven't, please do so at your earliest convenience. The membership application form is appended to this newsletter. Your timely membership renewal enables the Board to maximize the financial support the Retiree Club receives from ExxonMobil. Year-end 2017 Retiree Club membership was 275.

ExxonMobil Retiree Communications

- The ExxonMobil company retiree website (<http://emretiree.com/>) has been completely redesigned and enhanced to ensure a better user experience and improved resources.
- ExxonMobil Retiree Affairs is increasing their focus on improving their digital presence so they can better serve the needs of the entire retiree population. With their increased focus on digital materials, they will discontinue the printed Annual Retiree Calendar. Contact information from the calendar has been mailed to retirees and surviving spouses and can also be found on their website (<http://emretiree.com/>).
- The DEEDS awards (*Dedication, Enthusiasm, Effort, Discipline, Service*) will be provided in 2018 for volunteer service performed in 2017. Volunteer hours worked in 2018 and going forward will still be eligible for the Volunteer Involvement Program (VIP) grants, but DEEDS awards and the accompanying gifts will be discontinued. The ExxonMobil Foundation continues to support and encourage VIP grants and the company would like to focus its volunteer efforts toward this program. Information on individual and team grants can be found at <http://easymatch.com/>.

Jim Rohr—Searching for the Perfect Smoke

Go to the ExxonMobil company website <http://emretiree.com/> and drill down under "RETIREE NEWS" and "ARTISTIC FLAIR" for a nice article on our own Jim Rohr and "The Smoke Hunters". Congrats, Jim!



New York Bus Trip—October 5-11, 2017

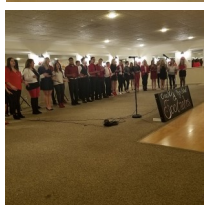
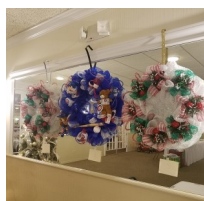
A group of 35 members and guests traveled by motor coach to New York City. They enjoyed 3 fun-filled, action packed days of sightseeing in “The Big Apple” with a professional tour guide. Sites visited included the 9/11 Memorial and Museum, the World Financial Center, Wall Street, Central Park, the theatre district, Times Square and the ABC studio, Rockefeller Center and the NBC studio, Grand Central Station, the South Street Seaport, China Town, Little Italy, Greenwich Village, fabulous Fifth Avenue, the Statue of Liberty, and Ellis Island just to name a few. The weather cooperated with warm, sunny days with just a bit of rain on Columbus Day making for a great experience. This was the Retiree Club’s 7th motor coach trip.

Fall Potluck—October 24, 2017



The annual Retiree Club Fall Potluck was held on a cold and rainy afternoon at the Coal City United Methodist Church. The 64 or so members in attendance enjoyed Jim Rohr’s “The Smoke Hunters” barbecue beef and pork with carry-in sides and desserts.

Guest speaker ExxonMobil retiree and ExxonMobil Retiree Affairs Webmaster Michelle Duke spoke at length about company business and the retiree population. She also answered questions submitted in advance by the members. We learned that there are currently more ExxonMobil U.S. retirees (39,000) and surviving spouses (12,000) than U.S. employees (49,000). Many of us discovered that we were fuzzy on retiree coverage under ExxonMobil’s Life Insurance Plan. This is explained nicely in a write-up appended to this newsletter.



Retiree Club Annual Meeting & Dinner—November 30, 2017

The Retiree Club annual meeting and holiday dinner was attended by 107 members at Chapin’s East in Minooka. Also in attendance was Joliet Refinery Manager Monica Mainland who spoke briefly. Pat Clower, Vic Hernandez, Diane Kelly, and Mike Keniley were elected to a 2-year term on the Retiree Club Board of Directors. Retiree Club President Tom Skolds recognized the members of the Programs Committee for their service to the Retiree Club. Don Blomquist recognized DEEDS participants for their service to the community. Members brought socks for donation to Operation Care Package. In addition, 3 Christmas wreaths created by Joan Skolds were raffled with the proceeds donated to Operation Care Package. Tim Rice was recognized for his support of this program. Following a big, buffet style dinner, members were entertained by the Coal City High School Footnotes Choir.



Joliet Refinery Holiday Party—December 9, 2017

The Retiree Club was well represented at the annual Joliet Refinery Holiday Party held at the Field Museum of Natural History in Chicago. Attendees enjoyed tapas, Asian cuisine, pasta, and carving food and dessert stations, open bar, and a DJ with dancing in the spacious main hall around SUE the T. rex. Photographers provided souvenir photos of the partiers in their finery. Attendees also had the opportunity to explore the many museum exhibits around the main hall. Many retirees took advantage of the offered bus transportation.

*See the Calendar on the website (xomretireeclubofjoliet.com)
for all regularly scheduled events.*

Bowling & Pizza Party, Channahon—January 12, 2018

See the details and invitation included with this newsletter. Please RSVP with the reservation form and check by **January 5, 2018**.



Tommy Gun's Garage St. Valentine's Day Massacre, Chicago—February 14, 2018, 10:00am-5:00pm

Lunch and an interactive show. See the details and invitation included with this newsletter. Please RSVP with the reservation form and check by **January 17, 2018**.



Potluck Bunco & Euchre, Channahon Arrowhead Community Center—March 15, 2018, Noon-4:00pm

Watch your e-mail for the details and invitation.



**ExxonMobil Retiree
Club of Joliet**

**P.O. Box 2352
Joliet, IL 60434**

**E-mail:
emrcoj@gmail.com**

xomretireeclubofjoliet.com

EMRC 2018 BOARD

President:	Kerry Daniels
Vice President:	Pat Clower
Treasurer:	Nick Hively
Secretary:	Diane Kelly
Membership Chairman:	Bill Galloway
Nominating Committee:	Mike Keniley
Nominating Committee:	Vic Hernandez



Bob Watkins	May 28, 1927 - October 12, 2017	Accounting & Purchasing Supervisor
Rich Tallon	August 25, 1942 - November 1, 2017	Lab, Computer Group, and Instrument/Electrical Eng.
Marshall (Frosty) Forrest	May 26, 1927 - November 23, 2017	Maintenance Foreman
Mary Norman	October 15, 1948 - December 8, 2017	Spouse

GONE BUT NOT FORGOTTEN.

*Retirement Lane, the Newsletter of the ExxonMobil Retiree Club of Joliet, is published quarterly.
Please submit newsletter input to Robin Daniels at robin.aloha.daniels@gmail.com.*

EXXONMOBIL RETIREE CLUB OF JOLIET
MEMBERSHIP APPLICATION

Please submit this completed form with payment before DECEMBER 1ST of Each Year to:

EXXONMOBIL RETIREE CLUB OF JOLIET
P.O. Box 2352, Joliet, Illinois 60434

***REQUIRED**

Membership requires retirement with full annuitant status and eligibility for all of ExxonMobil's benefit plans. A terminated employee who elected a deferred annuity is not eligible for membership.

***YEAR RETIRED:** _____ ***FROM** (*Location/Refinery/Business*): _____

***COMPANY** (*Check One*): EXXON ☐ MOBIL ☐ EXXONMOBIL ☐

***TYPE OF MEMBERSHIP** (*Check One*):

- ☐ TYPE 1 – Retiree and Spouse (2 Memberships / \$20.00)
- ☐ TYPE 2 – Retiree Only (1 Membership / \$10.00)
- ☐ TYPE 3 – Spouse of a Retiree who is not a Member (1 Membership / \$10.00)
- ☐ TYPE 4 – Surviving Spouse of a Deceased Retiree who has not Remarried
(1 Membership / \$10.00)
- ☐ LIMITED ASSOCIATE – ExxonMobil, Mobil or Exxon (Pension Eligible but no
additional benefits / \$35.00)
-

- ☐ NEW MEMBER: Please provide all below information.
- ☐ EXISTING MEMBER: Please provide name(s) and any updates to below information.

***RETIREE NAME** (*Please Print*)

***SOCIAL SECURITY# or EMPLOYEE#**

***SPOUSE NAME** (*Please Print*)

***HOME PHONE NUMBER**

***EMAIL ADDRESS**

***CELL PHONE NUMBER**

***POSTAL ADDRESS**

You may belong to more than one Retiree Club. However, ExxonMobil's financial support payment for your membership is granted to only one club each calendar year.

***Are you a member of another ExxonMobil Retiree Club:**

- ☐ NO – Please apply ExxonMobil's financial support payment to the Retiree Club of Joliet.
- ☐ YES – I belong to other ExxonMobil Retiree Club(s) as follows:

Please apply ExxonMobil's financial support payment to (*specify club*):

***DATE:** _____ ***SIGNATURE:** _____



BOWLING & PIZZA PARTY

*The ExxonMobil Retiree Club would like to invite you & adult guests to join us on January 12, 2018, at the Channahon Bowling Lanes for pizza & pop in the bar area from 4:30—5:30 p.m. followed by three games of bowling at 6:00 pm.**

Please note:

If you would like to join us for pizza & pop, but NOT bowl, the fee is \$5.00

WHAT: **PINS, POP, & PIZZA—4:30 P.M.**

WHEN: **FRIDAY, JANUARY 12, 2018**

WHERE: **CHANNAHON BOWLING LANES
25306 West Eames Street
Channahon, IL 60410**

FEE: **\$15.00 (BOWLING, SHOES, PIZZA & POP)**
\$5.00 (PIZZA & POP - NOT Bowling)
(Alcoholic Beverages available for your purchase at counter)

PINS, POP, & PIZZA—Friday, January 12, 2018—R.S.V.P.

**Please print and return your completed R.S.V.P., with your check,
** to be received no later than **Friday, January 5, 2018****

**Send to: EXXONMOBIL RETIREE CLUB OF JOLIET
P.O. BOX 2352
JOLIET, IL 60434**

Please return via regular mail...copy needed for our records. Thank you!

(please circle your choice) PIZZA & BOWLING \$15.00 or PIZZA ONLY \$5.00

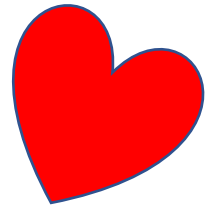
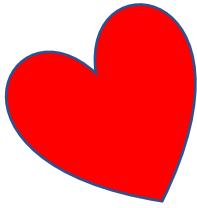
Member

Member

Guest

Guest





*The ExxonMobil Retiree Club invites you to join us for an unforgettable afternoon
Of decadent dining, enticing entertainment, and the infamous Valentine's Day Massacre!*

Valentine's Day Pizzazz at...



Tommy Gun's Garage is a lively Speakeasy that offers a musical comedy review with da gangsters, da flappers, and **YOU!!!!** (Yes, audience participation!). After a delicious sit-down dinner, join Vito, Gloves, da gangsters, and da flappers for non-stop comedy and dangerous fun! You will be transported back to da 1920's, complete with da boss 1928 Model Ford, Roaring Twenties music, and memorabilia from da Twenties. In addition to the Roaring 20's Musical Comedy Dinner show, Tommy Gun's will also be re-enacting the St. Valentine's Day Massacre in honor of Valentine's Day.

Wednesday, February 14, 2018

10:00 a.m.*--5:00 p.m.

Cost—\$55.00 per Member—(Guest--\$65.00)

FEATURING

10:00 a.m.—Motor Coach Transportation Departure—Shorewood

12:00 p.m.—Decadent Dinner

1:30 p.m.—Roaring 20's Spectacular Interactive Show & St. Valentine's Day Massacre

5:00 p.m.—Motor Coach Transportation Return—Shorewood

**Dinner includes: Entrée Choice, Soup or Salad, Potato, Vegetable, Bread/Butter, & Dessert, Coffee/Tea/Soft Drink
[“Hooch” (Alcohol) is extra.]**

.....

***Bus Departure will be *PROMPTLY* at 10:00 a.m.**

From the Jewel-Osco parking lot—199 Brookforest Avenue, Shorewood

Please be there *EARLY!* Bus leaves at 10:00 a.m.



Valentine's Day Pizzazz at Tommy Gun's Garage
R.S.V.P.

Wednesday, February 14, 2018

10:00 A.M.—5:00 P.M.

Cost—\$55.00 per Member—(Guest--\$65.00)

Please print, choose an *entrée*, and return R.S.V.P. with your check,

not later than **Wednesday, January 17, 2018****

***Please mail your R.S.V.P. as soon as possible.*

PLEASE NOTE: No refunds will be provided.

Send To: **EXXONMOBIL RETIREE CLUB OF JOLIET**

P.O. BOX 2352

JOLIET, IL 60434

Please return via regular mail...copy needed for our records.

Valentine's Day Pizzazz at Tommy Gun's Garage—Wednesday, February 14, 2018-**R.S.V.P.**

Please indicate choice of *entrée* next to each person's name attending.

[Write Lasagna (Meat) or Lasagna (Marinara) or Prime Rib or Chicken or Salmon]

_____ Baked Lasagna—Meat (“Big Jim” Colosimo)

_____ Baked Lasagna—Marinara (“Big Jim” Colosimo)

_____ Roasted Prime Rib (The Kingpin)

_____ Boneless Breast of Chicken (Don't Call Me Chicken)

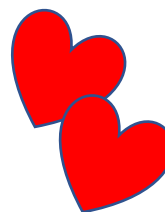
_____ Baked Salmon (“Big Bill” Thompson)

Member Name / *entrée*

Member Name / *entrée*

Adult Guest / *entrée*

Adult Guest / *entrée*



This page contains information on Retiree Coverage under the ExxonMobil Life Insurance Plan.

ExxonMobil Life Insurance Plan (Retiree Coverage)

- Contact Information
- Plan Overview
 - Group Universal Life Insurance
 - Basic Life Coverage
- Plan Information Sources

EXXONMOBIL LIFE INSURANCE PLAN
Retiree Coverage

Contact Information

- **Metropolitan Life Insurance Company (MetLife)** issues the insurance policy for participant-paid insurance, Group Universal Life (GUL).

Phone numbers:

1-800-GETMET8 (1-800-438-6388)

1-800-523-2894

Monday -- Friday 8 a.m. to 11 p.m. ET, except certain holidays

- **CGLIC --- Connecticut General Life Insurance Company** issues the insurance policy for company-paid insurance and provides the conversion policy if your Basic Life insurance coverage ends.

Phone numbers:

800-238-2125 (toll free)

412-402-3000 (international)

- **ExxonMobil Benefits Service Center**

Toll-Free: **1-800-682-2847**

For Hearing Impaired: 1800-TDD-TDD4 (833-8334)

Monday -- Friday 7:00 a.m. to 5:00 p.m. CT, except certain holidays

Website: <https://www.benefitsweb.com/exxonmobil.html>

Website provides regarding your life insurance benefits.

Note:

A PIN is necessary in order to communicate with the ExxonMobil Benefits Service Center. If you either do not have a PIN or remember your PIN, you will need to obtain one by contacting the Benefits Service Center either by telephone or internet. Regardless of which method you choose, the system automatically will assign you a random temporary PIN, which should arrive at your home address within 7-10 business days.

- If you contact the Service Center via telephone:
 - The automated system listen will prompt you to enter your Social Security Number followed by the “pound sign” (#).
 - Next you will be asked for your PIN. At that point just wait. Do not push any keys.
 - You will be asked a second time for your PIN. Then you'll be given an opportunity to request that your existing PIN be mailed to you or you'll have a chance to request a PIN for the first time.
- If you contact the Service Center via internet:
 - Click on the link “Forgot your PIN?” on the log-in screen.
 - Next, you will have an opportunity to “Answer Challenge Questions” to help you remember your forgotten PIN, or to have the EMBSC “Mail a PIN reminder.”
 - If you already do not have a PIN, the system will walk you through getting one.

Plan Overview

Group Universal Life Insurance (GUL)

As a retiree, you may keep your GUL coverage after retirement. Note that you will not be able to increase your coverage after your retirement date, or re-enroll if you cancel your coverage.

- **If your retirement date is after December 1, 2015:**

- You can continue GUL Insurance under the ExxonMobil Life Insurance Plan until age 95 with rates that are the same as those for active employees. The rates you pay are based on your age and the coverage amount that is in effect.
- ❖ If you are receiving a monthly pension, then your GUL premium automatically is deducted. If you choose to suspend your annuity deduction, your premium will be automatically deducted from your Cash Accumulation Fund until it is depleted; thereafter, MetLife will send you a monthly bill for the cost of coverage.
- ❖ If you are not receiving a monthly pension, then MetLife will bill you directly for your premium.
- At age 95, your GUL coverage is canceled, and MetLife returns any remaining money in your Cash Accumulation Fund to you.

- **If your retirement date is on or before December 1, 2015:**

- ❖ You can continue GUL Insurance under the ExxonMobil Life Insurance Plan **until age 70** with rates that are the same as those for active employees. The rates you pay are based on your age and the coverage amount that is in effect. Your maximum coverage level is five times your annualized monthly benefit pay, rounded up to the next higher \$1,000, up to a maximum of \$10,000,000.
- ❖ If you are receiving a monthly pension, then your GUL premium is automatically deducted only until you reach age 70. If you choose to suspend your annuity deduction before you reach age 70, your premium automatically will be deducted from your Cash Accumulation Fund until it is depleted; thereafter, MetLife will send you a monthly bill for the cost of coverage.
- ❖ If you are not receiving a monthly pension, then MetLife will bill you directly for your premium.
- **After you reach age 70**, you no longer are eligible to participate in the GUL option under the ExxonMobil Life Insurance Plan. Your coverage, however, automatically will continue directly with MetLife unless prior to reaching age 70, you contact the ExxonMobil Benefits Service Center to cancel your coverage.
- ❖ MetLife will determine your premiums.
- ❖ Your benefits will be reduced to the lesser of: the current amount of your insurance (i.e., multiple of pay) or five times the value of the Cash Accumulation fund, but will not be less than the plan minimum of \$20,000.
- ❖ At age 95, your GUL coverage is canceled, and MetLife returns any remaining money in your Cash Accumulation Fund to you.

Group Universal Life, cont'd

Here is how it works:

- The retiree's GUL coverage is moved out of the ExxonMobil Life Insurance Plan and into the MetLife Portable Pool. The effective date is the first day of the month in which a retiree turns age 70. For example, if a retiree turns age 70 on October 29, 2017, then the retiree is deemed to have turned age 70 on October 1, 2017, and therefore, is moved into the MetLife Portable Pool effective as of that date.
 - The retiree's GUL coverage is reduced to the lesser of the current amount of the insurance (i.e., multiple of pay) or five times the value of the cash accumulation fund as of the day before turning age 70, but will not be less than the plan minimum of \$20,000. Using the above example, five times the value of the cash accumulation fund on September 30, 2017 will be calculated.
 - A conversion notice is sent to the retiree informing that the amount of lost coverage can be converted to an individual policy, including instructions on how to do that.
 - MetLife bills the retiree directly for GUL premiums. There is a nominal fee to cover administrative costs. Premiums can be paid out of a retiree's Cash Accumulation fund to the extent available.
- ❖ Upon reaching age 70, the ExxonMobil Benefits Service Center will send you a notification letter. In addition, MetLife will send you a letter containing your new coverage amount and new monthly premium, as well as other information.
- For more information, see "Retiree Coverage" and the "Options when you retire" section under Group Universal Life Insurance in the ExxonMobil Life Insurance Plan SPD listed under "Plan Information Sources" below.

Basic Life Coverage

The company pays the full cost of your Basic Life coverage. Benefits are paid if you die as a retiree eligible for coverage.

- **For those whose retirement date is after December 1, 2015:**
 - If you were an employee participating in the plan as of December 1, 2015, and at least 50 years of age with at least 10 years of benefit service, then your Basic Life benefit continues for five years after your retirement date with no reductions in coverage (i.e., your coverage is 150% of last annualized monthly benefit pay as a regular employee and your age at the time of death). At the end of this five-year period, your Basic Life coverage ends.
 - If you were an employee participating in the plan as of December 1, 2015, but did not have at least 50 years of age with at least 10 years of benefit service, then your Basic Life coverage ends at retirement.
- **For those whose retirement date is on or before December 1, 2015:**
 - If you were an employee enrolled in Basic Life and retired on or before December 1, 2015, then your Basic Life benefit will continue at 150% of last annualized monthly benefit pay until you reach age 65.
 - Beginning at age 65, your Basic Life benefit is reduced monthly on a pro-rata basis. To see the reduction schedule, Click [Here](#).
 - The effective date of the new reduced coverage is the first day of the month in which a retiree reaches the new age bracket. For example, if a retiree turns age 65 on October 29, 2017, then the new benefit coverage of 149% of annualized monthly benefit pay is October 1, 2017.

Note: Employees with less than 15 years of benefit service, but who separated with retiree status, have 150% of annualized monthly benefit pay at age 55.

- For more information, see “Retiree Coverage” and “Basic Life Coverage in the ExxonMobil Life Insurance Plan SPD listed under “Plan Information Sources” below.

Plan Information Sources

Summary plan description of the ExxonMobil Life Insurance Plan as of January 2017, Click [Here](#).

Note: Basic and Voluntary Accidental Death and Dismemberment Insurance is terminated when your employment ends.

Basic Life Coverage Reduction Schedule		
Attained age	Years of Benefit Service	% of Annualized Monthly Benefit Pay
55 to 64*	Less than 15*	150*
55 to 64	15 or more years	150
65	Any	149
65 and 1 month	Any	148
65 and 2 months	Any	147
65 and 3 months	Any	146
65 and 4 months	Any	145
65 and 5 months	Any	144
65 and 6 months	Any	143
65 and 7 months	Any	142
65 and 8 months	Any	141
65 and 9 months	Any	140
65 and 10 months	Any	139
65 and 11 months	Any	138
66	Any	137
66 and 1 month	Any	136
66 and 2 months	Any	135
66 and 3 months	Any	134
66 and 4 months	Any	133
66 and 5 months	Any	132
66 and 6 months	Any	131
66 and 7 months	Any	130
66 and 8 months	Any	129
66 and 9 months	Any	128
66 and 10 months	Any	127
66 and 11 months	Any	126
67	Any	125
67 and 1 month	Any	124
67 and 2 months	Any	123
67 and 3 months	Any	122
67 and 4 months	Any	121
67 and 5 months	Any	120
67 and 6 months	Any	119
67 and 7 months	Any	118
67 and 8 months	Any	117
67 and 9 months	Any	116
67 and 10 months	Any	115
67 and 11 months	Any	114
68	Any	113
68 and 1 month	Any	112
68 and 2 months	Any	111
68 and 3 months	Any	110
68 and 4 months	Any	109
68 and 5 months	Any	108
68 and 6 months	Any	107
68 and 7 months	Any	106
68 and 8 months	Any	105
68 and 9 months	Any	104
68 and 10 months	Any	103
68 and 11 months	Any	102
69	Any	101

*Note: This applies to those employees who had less than 15 years of benefit service but separated with retiree status.

Basic Life Coverage Reduction Schedule		
Attained age	Years of Benefit Service	% of Annualized Monthly Benefit Pay
69 and 1 month	Any	100
69 and 2 months	Any	99
69 and 3 months	Any	98
69 and 4 months	Any	97
69 and 5 months	Any	96
69 and 6 months	Any	95
69 and 7 months	Any	94
69 and 8 months	Any	93
69 and 9 months	Any	92
69 and 10 months	Any	91
69 and 11 months	Any	90
70	Any	89
70 and 1 month	Any	88
70 and 2 months	Any	87
70 and 3 months	Any	86
70 and 4 months	Any	85
70 and 5 months	Any	84
70 and 6 months	Any	83
70 and 7 months	Any	82
70 and 8 months	Any	81
70 and 9 months	Any	80
70 and 10 months	Any	79
70 and 11 months	Any	78
71	Any	77
71 and 1 month	Any	76
71 and 2 months	Any	75
71 and 3 months	Any	74
71 and 4 months	Any	73
71 and 5 months	Any	72
71 and 6 months	Any	71
71 and 7 months	Any	70
71 and 8 months	Any	69
71 and 9 months	Any	68
71 and 10 months	Any	67
71 and 11 months	Any	66
72	Any	65
72 and 1 month	Any	64
72 and 2 months	Any	63
72 and 3 months	Any	62
72 and 4 months	Any	61
72 and 5 months	Any	60
72 and 6 months	Any	59
72 and 7 months	Any	58
72 and 8 months	Any	57
72 and 9 months	Any	56
72 and 10 months	Any	55
72 and 11 months	Any	54
73	Any	53
73 and 1 month	Any	52
73 and 2 months	Any	51
73 and 3 months or older	Any	50