

ITEM FOR FINANCE COMMITTEE

HEAD 120 - PENSIONS

Subhead 015 Public and judicial service pension benefits and compensation

Subhead 700 General other non-recurrent

New Item "Compensatory Payments under the Voluntary Retirement Scheme"

New Item "Ex-gratia Payments to early retirees who are Model Scale I officers on Old Pension Scheme in grades designated for the Voluntary Retirement Scheme"

Members are invited to -

- (a) approve creation of a new non-recurrent commitment of \$1,100 million for making compensatory payments to officers retiring under the Voluntary Retirement Scheme;
- (b) approve creation of a new non-recurrent commitment of \$2.4 million for making ex-gratia payments to Model Scale I officers on the Old Pension Scheme holding non-established offices in the specified grades who meet selection criteria for the Voluntary Retirement Scheme and are approved to retire early; and
- (c) note the additional pension expenditure in 2000-01 as a result of the implementation of the Voluntary Retirement Scheme.

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PROBLEM

In anticipation of a growing number of surplus staff in certain grades and in order to create room for taking forward efficiency enhancement initiatives in the Government, we need to offer compensatory payments under a Voluntary Retirement (VR) Scheme to enable existing staff in those grades to retire from the Civil Service voluntarily as a means to avoid redundancy.

PROPOSAL

2. For the purpose of introducing the VR Scheme on a one-off basis, we propose to create a new non-recurrent commitment of \$1,100 million for making compensatory payments to officers retiring under the Scheme. To enable certain Model Scale I (MOD I) officers in the designated grades for the VR Scheme to retire early on similar terms if they so wish, we further propose creation of another non-recurrent commitment of \$2.4 million for providing these retirees with ex-gratia payments equivalent to the VR compensatory payments.

JUSTIFICATION

3. It is Government's policy to avoid redundancy as far as possible, and departments hitherto have been asked to plan their efficiency measures in line with natural wastage or, where appropriate, arrangements for staff redeployment. To manage staff redeployment in a more proactive and effective manner, the Civil Service Bureau and Finance Bureau have jointly operated a central clearing house mechanism since last year to help re-deploy surplus staff who cannot be absorbed within their own departments. Whilst these measures have achieved their intended purposes, they are inevitably constraining the scope and pace for greater efficiency. Moreover, experience so far suggests that re-absorption within the service is not without problems. It creates tension between staff and management and some staff find it difficult to adapt to changing job requirements or their new working environment. Introduction of a VR Scheme to deal with the potential staff surplus problem is therefore considered necessary. Staff surplus is identified or anticipated in a number of grades where demand for their services is declining because of changing technology and work practices, or where alternative modes or more cost-effective modes of service delivery are available.

The Scheme

4. The Chief Executive has, in exercise of his powers under Section 6A of the Pensions Ordinance (Chapter 89) and Section 13 of the Pension Benefits Ordinance (Chapter 99), approved the introduction of the VR Scheme as a compensation scheme for the purposes of Section 6(1)(h) of Chapter 89 and Section 11(1)(i) of Chapter 99 respectively. As provided for under the relevant legislation,

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Encl. 1

the Scheme applies to officers as specified and provides for the payment of compensation and pension benefits to officers on their retirement. The features of the Scheme are set out at Enclosure 1.

Eligibility

5. The VR Scheme is a means to deal with potential staff surplus problem, and hence will only be introduced to specified grades at and above the ranks where there is staff surplus or anticipated staff surplus. The grades to which the Scheme applies are listed in the Schedule to Enclosure 1.

6. The grades included in the VR Scheme are mainly supporting and ancillary grades. While these grades have a total strength of about 70 000, this does not mean that there is such surplus. The invitation for and approval of applications for VR will be conducted in a controlled and phased manner having regard to operational exigencies and the financial implications.

7. Officers who are not eligible to receive retirement benefits under the relevant sections of the two Ordinances are not covered by the Scheme, even if they are members of the grades included in the current exercise. These officers, generally speaking, are agreement officers, officers appointed on month-to-month terms to fill short term posts, officers who have less than one year's active service before normal retirement, officers subject to disciplinary proceedings leading to removal from the service, officers in the Housing Department who have been offered other exit options under the Voluntary Departure Scheme, and a group of MOD I officers on the Old Pension Scheme who do not hold established posts (but see paragraph 14 below).

8. There will be **no** compulsory element in the Scheme. Application for joining the Scheme will be entirely voluntary. We have **no** pre-determined number of retirees under the Scheme and will accommodate as many applicants as possible, subject to the approved financial ceiling and exigencies of service. The introduction of the VR Scheme to officers in the designated grades shall not be followed by forced redundancy in these grades. However, for those grades included in the designated list for VR, recruitment to the Civil Service will be frozen until further notice, say, at least for a period of five years.

9. We consider it justified to introduce the VR Scheme at an additional one-off cost, lest we would have to carry the surplus or potential surplus staff at a higher payroll cost or at a later stage, resort to redundancy on abolition of office (AOO) terms at a higher cost to Government. Introducing the VR Scheme to make room for more efficiency initiatives such as outsourcing is also attractive in terms

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of cost-effectiveness in the delivery of public service. The services provided by the majority of the grades included in this exercise are of a supporting and ancillary nature, readily available from the private sector. Based on some contracting-out experience, a conservative estimate is that we should be able to achieve 30% savings in staff salaries through contracting out. On this basis, we estimate that the cost of the VR Scheme can be paid back in less than six years through projected savings in staff salaries.

10. If the VR take-up rate in a particular grade is not able to deal with the anticipated staff surplus in that grade, we will provide redeployment within the service and retraining as necessary to ensure that all surplus staff are usefully engaged in providing public services. Where outsourcing is a more cost-effective alternative to providing the service, the departure of staff under the VR Scheme will make room for the introduction of more efficiency enhancement measures.

Compensation Package

11. The retirement and compensation package provided for eligible officers under the Scheme includes –

- (a) the pension benefits for which an officer would be eligible on the date of voluntary retirement, irrespective of whether or not he has attained the minimum age of retirement and whether or not he has completed the minimum qualifying length of service. The pension benefits are to be granted in accordance with the relevant pensions legislation. This includes a commuted pension gratuity payable on the date of retirement and a monthly pension payable immediately upon the officer's retirement; and
- (b) a lump-sum payment (VR payment) payable on the date of the officer's retirement. This is calculated on the basis of one month's salary for every two complete years of service¹ of the officer plus nine months' salary, up to a maximum amount equivalent to 20 months' salary of the officer². This VR payment is also subject to the ceiling that the amount of the VR payment, when added to the commuted value of the pension benefits for which the officer would be eligible upon voluntary retirement under the VR Scheme, will not exceed the

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¹ As at the date of retirement under the Scheme after the officer has exhausted his accrued leave.

² For the purpose of calculating the lump-sum payment, the amount of the officer's last substantive monthly salary will be used.

commuted value of the pension benefits which the officer would be eligible at his normal retirement age plus six months' salary³.

Encl. 2 12. At Enclosure 2 is a table showing the total up-front payment (including the pension gratuity and the VR payment) officers with varying length of service would receive under the Scheme.

13. Officers who retire under the Scheme will be eligible for retirement benefits, including medical and dental benefits, applicable to pensioners.

MOD I officers on Old Pension Scheme

14. Section 6(1)(h) of Chapter 89, under which the proposed VR Scheme derives its authority, does not cover officers on the Old Pension Scheme who are holding non-established offices. In the designated grades for the VR Scheme, there are some 420 such officers who are MOD I staff in the junior grades of Workman, Property Attendant, Ward Attendant, etc. Staff representatives of the MOD I Staff Consultative Council have expressed grave concern that this group of staff in the designated grades could not apply for VR. To address their concerns, we propose that these MOD I officers aged 45 or above (about 240) may, if they belong to a designated VR grade, apply for early retirement in accordance with the Pensions Ordinance and prevailing regulations within the same period when we invite other eligible officers to apply for VR. If they meet the same selection criteria for the VR Scheme, they will, when their applications for early retirement are approved, receive retirement benefits provided by the Pensions Ordinance and an ex-gratia payment equivalent to the VR payment. This exceptional arrangement will only apply concurrently with the VR Scheme on a one-off basis. The staff representatives of the MOD I Staff Consultative Council considered this arrangement acceptable.

STAFF CONSULTATION

15. The concept of voluntary retirement as a means to help discharge surplus staff was first proposed under the Civil Service Reform in March 1999. The proposal of a voluntary retirement scheme was subsequently circulated to departmental and grade management for consultation, and discussed with the Staff Sides in the Working Group on Exit Arrangements formed specifically under the

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³ For the purpose of computing the ceiling, the commuted value of the officer's pension benefits will be taken as the lump-sum when 50% of the pension benefits is commuted [lump-sum VR payment + lump-sum pension gratuity on voluntary retirement commuted at 50% < or = lump-sum pension gratuity at normal retirement commuted at 50% + 6 months' salary]. Also, the amount of the officer's last substantive monthly salary at the date of voluntary retirement will be used.

Civil Service Reform. Members of the Working Group comprise the four central staff consultative councils (i.e. the Senior Civil Service Council, Police Force Council, Disciplined Services Consultative Council and MOD I Staff Consultative Council), and four service-wide staff associations.

16. Feedback received from department and grade management indicates that a voluntary retirement scheme is welcomed as a useful management tool for dealing with surplus staff. They also consider that the scheme will allow them more room to take forward their efficiency enhancement initiatives in the context of the Enhanced Productivity Programme.

17. The Staff Sides of the Working Group are also generally in support of the introduction of the VR Scheme on the clear understanding and assurance by the Administration that it is strictly voluntary. Some however hold the view that the compensation package under the Scheme is not attractive enough. The key principles which we have agreed with the Staff Sides for designing the scheme are that the compensation package should be fair and sufficiently attractive to staff. At the same time, we have to ensure that the scheme should bring about greater cost-effectiveness in the use of public funds.

FINANCIAL IMPLICATIONS

18. The VR Scheme will incur pension expenditure (both the commuted gratuity and the monthly payments) and compensation cost in the form of the one-off VR payment. As pensions are officers' earned benefits and we are not enhancing pensions (unlike in the case of retirement on AOO terms), the Scheme does not involve additional cost in this respect. The one-off VR payments would be additional cost of the Scheme and given the one-off nature of the exercise at least initially, we propose that the total VR payments should be subject to a financial limit to be approved by Members.

19. The total cost of the VR payments will depend on the number of officers leaving under the VR Scheme, their current pay and their years of service. The total payroll of the 70 000 staff in the designated grades amounts to about \$1,095 million a month. Since there is no pre-determined number of retirees and the Scheme is strictly voluntary, it is not possible to make an accurate estimation of the number of applications for VR. Adopting a prudent approach, we are seeking a financial commitment of \$1,100 million which will be adequate to accommodate applications from 5% of all staff in the designated grades (about 3 500 officers), calculated on the basis of the average salaries of the group and an average service length of 25 years (as the VR payment is more attractive to officers of such service length). The related pension expenditure for these retirees would be \$2,050 million

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for the commuted pension gratuities and an annual recurrent pension payments of \$147 million. Pension expenditure is a statutory charge on the General Revenue as provided for under the pensions legislation.

20. As regards the ex-gratia payments made outside the VR Scheme for those 240 MOD I officers on the Old Pension Scheme who are aged 45 or above (as mentioned in paragraph 14 above), assuming the same take-up rate of 5%, the cost of such ex-gratia payments is estimated to be around \$2.4 million.

21. We propose to create two non-recurrent commitments of \$1,100 million and \$2.4 million under Head 120 Pensions Subhead 700 General other non-recurrent to meet the costs of the VR payments and the ex-gratia payments respectively. Subject to Members' approval, we will invite applications from staff in the designated grades in early July, giving them three months to put in their applications. If staff response turns out to be more enthusiastic and more applications than otherwise permitted within the approved financial ceilings could be approved without affecting the continuity and quality of public services, we will seek Members' approval for raising the financial commitments. We envisage that we should be in a position to approve applications towards the end of this year and the officers concerned may proceed to retire from the service thereafter.

22. Taking account of the above process, we estimate the cashflow requirements under the financial commitments for the Scheme to be as follows –

	2000-01 (\$ million)	2001-02 (\$ million)
VR payment under Subhead 700	220.0	880.0
Ex-gratia payment under Subhead 700	0.5	1.9

23. In addition, implementation of the VR Scheme will give rise to pension expenditure estimated at \$414 million in 2000-01, comprising \$410 million in the lump-sum pension gratuity and about \$4 million in monthly pension. No provision has been made for this requirement in the 2000-01 Estimates. We will monitor the pension expenditure in the course of the year and seek Members' approval for supplementary provision in 2000-01 under Head 120 Pensions Subhead 015 Public and judicial service pension benefits and compensation, if needed, later in the year.

BACKGROUND INFORMATION

24. On 9 May 2000, the Executive Council ADVISED and the Chief Executive ORDERED that the Voluntary Retirement Scheme as set out at Enclosure 1 should be approved.

Civil Service Bureau
June 2000

**Compensation Scheme made under
Pensions Ordinance and Pension Benefits Ordinance**

THE SCHEME

1.1 The compensation scheme is to be referred to as the “Voluntary Retirement” Scheme. The Scheme shall come into operation with effect from a date designated by the Secretary for the Civil Service.

AUTHORITY

2.1. The Voluntary Retirement (VR) Scheme is a compensation scheme approved by the Chief Executive (CE) in Council –

- in accordance with Section 6A¹ of the Pensions Ordinance (Cap. 89), for the purposes of Section 6(1)(h) of the Ordinance, under which pension, gratuity or other allowance may be granted to an officer upon his retirement; and
- in accordance with Section 13² of the Pension Benefits Ordinance (Cap. 99), for the purposes of Section 11(1)(i) of the Ordinance, under which pension may be granted to an officer upon his retirement.

¹ Section 6A of the Pensions Ordinance (Cap. 89) stipulates that :

For the purposes of section 6(1)(h) the CE in Council may,
“from time to time, approve a compensation scheme which -

- (a) shall apply to such officers as are specified in the scheme;
- (b) may provide for the payment of compensation, pension, gratuity or other allowance and additional benefits to officers on their retirement, the commutation of pension, gratuity or other allowance, the payment of death gratuities to dependants of officers, and for other matters relating thereto, other than in accordance with this Ordinance; and
- (c) shall provide for the circumstances under which compensation and other benefits are payable under the scheme.”

² Section 13 of the Pension Benefits Ordinance (Cap. 99) stipulates that :

For the purposes of section 11(1)(i) the CE in Council may,
“from time to time, approve a compensation scheme which –

- (a) shall apply to such officers as are specified in the scheme;
- (b) may provide for the payment of compensation, pension benefits and additional benefits to officers on their retirement, the commutation of pension benefits, the payment of death gratuities to dependants of officers, and for other matters relating thereto, other than in accordance with this Ordinance; and
- (c) shall provide for the circumstances in which compensation and other benefits are payable under the scheme.”

ELIGIBLE OFFICERS

3.1 The VR Scheme, subject to paragraphs 3.2 to 3.4 below, applies only to officers

- to whom Section 6A of Cap. 89 and Section 13 of Cap. 99 apply; and
- in the grades listed in the Schedule.

3.2 For the avoidance of doubt, an officer is an eligible officer only if he is in one of the following groups of officers :

- (a) an officer to whom Cap. 89 applies who is holding an established office as declared in the Pensions Ordinance (Established Offices) Order, Cap. 89;
- (b) an officer to whom Cap. 99 applies who is appointed to, and confirmed in, an established post as declared in the Pension Benefits Ordinance (Established Offices) Order, Cap. 99;
- (c) an officer to whom Cap. 99 applies who is holding, and who is not confirmed in, an established office as declared in the Pension Benefits Ordinance (Established Offices) Order, Cap. 99; and
- (d) an officer to whom Cap. 99 applies who is holding a non-established office.

3.3 Notwithstanding paragraph 3.2, the following groups of officers are **not** eligible officers for the purposes of the Scheme :

- (a) an officer who is serving under an agreement, whether or not it is an agreement expressly providing for the payment of a gratuity; and
- (b) an officer appointed on month to month terms to fill time-limited or supernumerary posts, or on terms of service which do not attract pension, gratuity or other allowance, or any other pension benefits under the pensions legislation.

3.4 The Scheme does **not** apply to the following groups of officers, whether or not they are eligible officers within the meaning of paragraph 3.1 – 3.3 :

- (a) officers with less than one year active service before reaching normal retirement age or commencing pre-retirement leave, whichever is the earlier. Active service shall be counted from the date of the circular inviting application for joining the Scheme to the date on which the officer commences his pre-retirement leave, or the

date on which he reaches his normal retirement age, whichever is the earlier. The actual date of departure of the officer however will be determined by the Head of Department or Head of Grade concerned (see "Departure" at paragraph 7);

- (b) officers who have tendered notice to retire or resign, applied for early retirement, or who have notified the government in any other manner of their intention to leave the service, or in the case of an officer on trial applied to revert to his former grade to which the Scheme does not apply;
- (c) officers against whom disciplinary proceedings or other actions have been, or are contemplated to be taken and the proceedings or actions, in the opinion of the Secretary for the Civil Service, may lead to the removal of the officers from the service or those officers who are to be dismissed or compulsorily retired from the service;
- (d) staff in the Housing Department to whom a Voluntary Departure Scheme is available; and
- (e) any officer whom in the opinion of the Secretary for the Civil Service should not be eligible officer.

3.5 An eligible officer may retire under the Scheme and receive benefits provided by the Scheme as described in paragraphs 5.1 to 5.3 below if and only if he is invited to apply for joining the Scheme and his application is approved by the Secretary for the Civil Service or his delegate.

RETIREMENT BENEFITS

4.1 An officer to whom Cap. 89 applies who has been approved to retire under this Scheme will be eligible to be granted pension benefits immediately in accordance with the provisions of Cap. 89, irrespective of whether or not he has attained the minimum retirement age and whether or not he has completed the minimum qualifying length of service.

4.2 An officer to whom Cap. 99 applies who has been approved to retire under this Scheme will be eligible to be granted pension benefits immediately in accordance with the provisions of Cap. 99, irrespective of whether or not he has attained the minimum retirement age and whether or not he has completed the minimum qualifying length of service.

COMPENSATION

5.1 An eligible officer will, in addition to the retirement benefits mentioned in paragraph 4 above, be eligible for the compensation of a lump-sum payment (VR payment), calculated on the basis of 1 month's salary for every 2 complete years of service³ of the officer plus 9 months' salary, up to a maximum amount equivalent to 20 months' salary of the officer. For the purpose of calculating the VR payment, the amount of the officer's last substantive monthly salary will be used. The VR payment will be calculated only for every 2 complete years of service. No pro-rata payment for remainder of service less than 2 years will be provided.

5.2 The VR payment is also subject to the ceiling that the amount of the VR payment, when added to the commuted value of the pension benefits which the officer would be eligible upon retirement under the VR Scheme, will not exceed the commuted value of the pension benefits which the officer would be eligible upon retirement on the date of his reaching normal retirement age⁴ plus 6 months' salary. For the purpose of computing the ceiling, the commuted value of pension benefits will be taken as the lump-sum when 50% of the pension benefits is commuted (see formula at footnote⁴), and the amount of the officer's last substantive salary at the date of voluntary retirement will be used.

5.3 Compensation under the VR Scheme shall only be payable to an eligible officer if his application for voluntary retirement is approved by the Government. The compensation is payable to the officer on the date of his retirement under the Scheme or as soon as practicable thereafter.

APPLICATION FOR JOINING THE SCHEME

Submission of Application

6.1 Subject to agreement of the Secretary for the Civil Service, the Heads of Department or Heads of Grade of the grades listed in the Schedule or the Secretary for the Civil Service's delegate may, by issuing a circular, invite eligible officers in the grades at and above the ranks where there is staff surplus or anticipated staff surplus to apply for retirement under the Scheme. Eligible officers may submit their applications in response to the invitation at anytime within the period to be prescribed by the Heads of Department or Heads of Grade or the delegate in the circular. Late applications will not be accepted.

³ As at the date of retirement under the Scheme after the officer has exhausted his accrued leave.

⁴ Lump-sum VR payment + Lump sum pension gratuity at VR commuted at 50% < or = Lump-sum pension gratuity at normal retirement commuted at 50% + 6 months' salary.

Approval of Applications

6.2 Applications may be considered in accordance with any set of criteria as may be specified by the Heads of Department or Heads of Grade and in consultation with the Secretary for the Civil Service, having regard to the operational requirements, vacancy position, exigencies of service, other circumstances specific to the grades and departments concerned and any other factors or considerations as deemed appropriate by the Heads of Department or Heads of Grade or the Secretary for the Civil Service.

6.3 Approval of the applications will be solely at the discretion of the Secretary for the Civil Service who may delegate the authority to approve applications to individual Heads of Department or Heads of Grade as he deems appropriate. Approval may be given subject to any criteria, conditions or requirements as may be specified by the Secretary for the Civil Service or his delegate.

6.4 Officers may withdraw their applications anytime before their applications are approved. Applications approved by the Government cannot be withdrawn save in very exceptional circumstances agreed by the Secretary for the Civil Service.

6.5 Procedures for processing and approving applications under the Scheme may be made and promulgated by the Secretary for the Civil Service as he deems appropriate.

Departure Date

7.1 The normal period of notice of retirement required under the pensions legislation will be waived. The date on which the officer leaves the service on retirement under the VR Scheme will be determined by the respective Heads of Department or Heads of Grade having regard to the leave balance of the officer, operational requirement, exigencies of service, other circumstances specific to the department or grade concerned, and any other factors or considerations as deemed appropriate by the Heads of Department or Heads of Grade or the Secretary for the Civil Service. The officer is required to exhaust his accrued leave balance before leaving the Civil Service.

OTHER RULES

8.1 Officers retired under the Scheme are subject to the rules and regulations applicable to an officer on retirement, as contained in prevailing government regulations, any other regulations as may be issued by the Government from time to time and any applicable legislation. These include rules governing outside employment while on pre-retirement leave, further employment or business activities after retirement, outstanding housing loans, etc.

OTHER BENEFITS

9.1 Officers retired under the Scheme will continue to be eligible for other benefits including the medical and dental benefits applicable to a pensioner.

9.2 CSR 633 does not apply to officers retiring under the Scheme.

DEATH OF AN ELIGIBLE OFFICER

10.1 For an officer who has been given approval to retire under this Scheme and who dies while still serving or while on leave prior to retirement, the VR payment provided by the Scheme will be granted to his estate. Pension benefits will be granted in accordance with the pensions legislation to his estate.

DISCIPLINARY PROCEEDINGS

11.1 If subsequent to the approval of the application, disciplinary proceedings are taken, or are to be taken, against an officer and the proceedings may, in the opinion of the Secretary for the Civil Service, lead to the removal of the officer, the approval of the application and payment of the compensation under the Scheme shall be withheld pending the determination of the proceedings.

GENERAL

12.1 The compensation shall be calculated to the nearest HK\$1 dollar and all payment of compensation shall be made to the nearest HK\$1.

12.2 The male gender "he" in this document refers to both genders, as appropriate.

Schedule

59 grades for inclusion into the VR Scheme

1. Artisan
2. Building Supervisor
3. Calligraphist
4. Car Park Attendant I
5. Car Park Attendant II
6. Chainman
7. Chauffeur
8. Chinese Language Officer
9. Clerical Assistant
10. Clerical Officer
11. Cook
12. Confidential Assistant
13. Court Reporter
14. Darkroom Technician
15. Data Processor
16. Dental Technician
17. Education Assistant
18. Electrical Inspector
19. Foreman
20. Ganger
21. Head Property Attendant
22. Inoculator
23. Laboratory Attendant
24. Land Inspector
25. Launch Master
26. Launch Mechanic
27. Lift Operator
28. Mechanical Inspector
29. Midwife
30. Motor Driver
31. Office Assistant
32. Personal Secretary
33. Photographer
34. Photoprinter
35. Police Communications Assistant
36. Police Communications Computer Operator
37. Police Translator
38. Printing Officer
39. Printing Technician
40. Projectionist
41. Proof Reader
42. Property Attendant
43. Radiographic Technician
44. Sailor
45. Senior Artisan
46. Ship Inspector
47. Special Driver
48. Supplies Attendant
49. Supplies Supervisor
50. Supervisor of Typing Service
51. Telephone Operator
52. Timekeeper
53. Traffic Assistant
54. Transport Services Officer
55. Typist
56. Ward Attendant
57. Workman
58. Works Supervisor
59. Workshop Attendant

Illustration of Proposed Voluntary Retirement Compensation Package**(An officer on new pension scheme, joining Government at the age of 20)**

Years of Service	VR Compensation (A)	Pension Gratuity (assuming a commutation rate of 50%) (B)	Total upfront payment (C) = (A) + (B)
2	10 months	3 months	13 months
4	11 months	6 months	17 months
6	12 months	9 months	21 months
8	13 months	12 months	25 months
10	14 months	15 months	29 months
12	15 months	18 months	33 months
14	16 months	21 months	37 months
16	17 months	24 months	41 months
18	18 months	27 months	45 months
20	19 months	30 months	49 months
22	20 months	33 months	53 months
24	20 months	36 months	56 months
26	20 months	39 months	59 months
28	20 months	42 months	62 months
30	17 months	45 months	62 months
32	14 months	48 months	62 months
34	11 months	51 months	62 months
36	8 months	54 months	62 months
38	6 months	56 months	62 months
39	6 months	56 months	62 months