

St. John's River Power Park System Employees' Retirement Plan

Chapter 112.664, F.S. Compliance Report

In Connection with the October 1, 2021 Funding
Actuarial Valuation Report and the Plan's Financial
Reporting for the Year Ending September 30, 2021





June 3, 2022

The SJRPP Pension Committee

Dear Committee Members:

Gabriel, Roeder, Smith & Company (GRS) has been engaged by the St. John's River Power Park System (SJRPP) Employees' Retirement Plan (Plan) to prepare a disclosure report to satisfy the requirements set forth in Ch. 112.664, F.S. and as further required pursuant to Ch. 60T-1.0035, F.A.C.

This report was prepared at the request of the Pension Committee and is intended for use by the Committee and those designated or approved by the Committee. This report may be provided to parties other than the Plan only in its entirety and only with the permission of the Committee. GRS is not responsible for unauthorized use of this report.

The purpose of the report is to provide the required information specified in Ch. 112.664, F.S. as well as supplement this information with additional exhibits. This report should not be relied on for any purpose other than the purpose described above.

The findings in this report are based on data and other information through October 1, 2021. Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period or additional cost or contribution requirements based on the plan's funded status); and changes in plan provisions or applicable law. The scope of this engagement does not include an analysis of the potential range of such measurements.

This report was based upon information furnished by SJRPP and the Jacksonville Electric Authority (JEA) concerning plan benefits, financial transactions, plan provisions and active members, terminated members, retirees and beneficiaries. We checked for internal and year-to-year consistency, but did not audit the data. We are not responsible for the accuracy or completeness of the information provided by SJRPP/JEA.

This report complements the October 1, 2021 actuarial valuation report, dated May 4, 2022, and the GASB Statement No. 67 disclosure report for the Fiscal Year Ending September 30, 2021. Except as otherwise indicated as required for the disclosures contained herein, this report was prepared using the same assumptions, plan provisions, census data, and financial information as summarized in those reports. Therefore, such information, and the reliance on and limitations of those reports and their use, should be considered part of this report. Please refer to the October 1, 2021 actuarial valuation report, dated May 4, 2022, and the GASB Statement No. 67 disclosure report for the Fiscal Year Ending September 30, 2021 for summaries and descriptions of this information.

The use of an investment return assumption that is 2% higher than the investment return assumption used to determine the funding requirements does not represent an estimate of future Plan experience nor does it reflect an observation of future return estimates inherent in financial market data. The use of this investment return assumption is provided to add context to the Chapter 112.664, Florida Statutes requirement to utilize an investment return assumption that is 2% lower than the assumption used to determine the funding requirements. The inclusion of the additional exhibits showing the effect of using a 2% higher investment return assumption shows a more complete assessment of the range of possible results as opposed to showing a one-sided range as required by Florida Statutes.

This report was prepared using ProVal's valuation model, a software product of Winklevoss Technologies. We are relying on the ProVal model. We performed tests of the ProVal model with this assignment and made a reasonable attempt to understand the developer's intended purpose of, general operation of, major sensitivities and dependencies within, and key strengths and limitations of the ProVal model. In our professional judgment, the ProVal valuation model has the capability to provide results that are consistent with the purposes of the valuation and has no material limitations or known weaknesses. Certain elements of the valuation process had been performed using our proprietary model and related software which in our professional judgment have the capability to provide results that are consistent with the purposes of this measurement. We performed tests to ensure that the model reasonably represents that which is intended to be modeled.

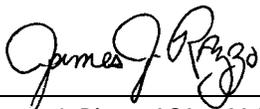
This report has been prepared by actuaries who have substantial experience valuing public employee retirement systems. To the best of our knowledge, the information contained in this report is accurate and fairly presents the actuarial position of the Plan as of the valuation date. All calculations have been made in conformity with generally accepted actuarial principles and practices, with the Actuarial Standards of Practice issued by the Actuarial Standards Board, and with applicable statutes.

James J. Rizzo and Piotr Krekora are members of the American Academy of Actuaries. These actuaries meet the Academy's Qualification Standards to render the actuarial opinions contained herein. The signing actuaries are independent of the plan sponsor.

With respect to the reporting standards for defined benefit retirement plans or systems contained in Section 112.664(1) F.S., the actuarial disclosures required under this section were prepared and completed by us or under our direct supervision, and we acknowledge responsibility for the results. To the best of our knowledge, the results are complete and accurate, and in our opinion, meet the requirements of Section 112.664(1), F.S. and Section 60T-1.0035, F.A.C.

Respectfully submitted,

GABRIEL, ROEDER, SMITH & COMPANY

By 
James J. Rizzo, ASA, MAAA, FCA
Enrolled Actuary No. 20-3355
Senior Consultant & Actuary

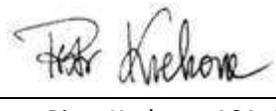
By 
Piotr Krekora, ASA, MAAA, FCA
Enrolled Actuary No. 20-8432
Senior Consultant & Actuary



Table of Contents

<u>Title</u>	<u>Page</u>
Ch. 112.664, F.S. Results	
Schedule of Changes in Net Pension Liability	
1. Using financial reporting assumptions per GASB Statement No. 67	1
2. Using assumptions prescribed in Section 112.664(1)(a), F.S.	2
3. Using assumptions prescribed in Section 112.664(1)(b), F.S.	3
4. Using the mandated mortality and funding interest rate +2%	4
Assets Versus Benefit Payments Projections	
1. Using assumptions per the Plan's latest actuarial valuation	5
2. Using assumptions prescribed in Section 112.664(1)(a), F.S.	6
3. Using assumptions prescribed in Section 112.664(1)(b), F.S.	7
4. Using the mandated mortality and funding interest rate +2%	8
Actuarially Determined Contribution	9



CH. 112.664, FLORIDA STATUTES

RESULTS

**Schedule of Changes in the Employer's Net Pension Liability
Using Financial Reporting Assumptions per GASB Statement No. 67**

Fiscal year ending September 30,

1. Total Pension Liability

	2021
a. Service Cost	\$ 21,642
b. Interest	9,656,857
c. Benefit Changes	-
d. Difference between actual & expected experience & Other	(153,178)
e. Assumption Changes	-
f. Benefit Payments	(13,537,955)
g. Contribution Refunds	-
h. Net Change in Total Pension Liability	(4,012,634)
i. Total Pension Liability - Beginning	167,694,945
j. Total Pension Liability - Ending	\$ 163,682,311

2. Plan Fiduciary Net Position

a. Contributions - Employer	\$ -
b. Contributions - Non-Employer Contributing Entity	-
c. Contributions - Member	14,925
d. Net Investment Income	33,731,542
e. Benefit Payments	(13,537,955)
f. Contribution Refunds	-
g. Administrative Expense	(94,184)
h. Other	-
i. Net Change in Plan Fiduciary Net Position	20,114,328
j. Plan Fiduciary Net Position - Beginning	169,980,079
k. Plan Fiduciary Net Position - Ending	\$ 190,094,407

3. Net Pension Liability / (Asset)

\$ (26,412,096)

Certain Key Assumptions

Valuation Date	09/30/2021
Measurement Date	09/30/2021
Investment Return Assumption	6.00%
Mortality Table	2020 FRS Mortality - Regular Class



**Schedule of Changes in the Employer's Net Pension Liability
Using Assumptions required under 112.664(1)(a), F.S.**

Fiscal year ending September 30,	<u>2021</u>
1. Total Pension Liability	
a. Service Cost	\$ 21,642
b. Interest	9,656,857
c. Benefit Changes	-
d. Difference between actual & expected experience & Other	(153,178)
e. Assumption Changes	-
f. Benefit Payments	(13,537,955)
g. Contribution Refunds	-
h. Net Change in Total Pension Liability	<u>(4,012,634)</u>
i. Total Pension Liability - Beginning	<u>167,694,945</u>
j. Total Pension Liability - Ending	<u>\$ 163,682,311</u>
2. Plan Fiduciary Net Position	
a. Contributions - Employer	\$ -
b. Contributions - Non-Employer Contributing Entity	-
c. Contributions - Member	14,925
d. Net Investment Income	33,731,542
e. Benefit Payments	(13,537,955)
f. Contribution Refunds	-
g. Administrative Expense	(94,184)
h. Other	-
i. Net Change in Plan Fiduciary Net Position	<u>20,114,328</u>
j. Plan Fiduciary Net Position - Beginning	<u>169,980,079</u>
k. Plan Fiduciary Net Position - Ending	<u>\$ 190,094,407</u>
3. Net Pension Liability / (Asset)	\$ (26,412,096)
Certain Key Assumptions	
Valuation Date	09/30/2021
Measurement Date	09/30/2021
Investment Return Assumption	6.00%
Mortality Table	2020 FRS Mortality - Regular Class



**Schedule of Changes in the Employer's Net Pension Liability
Using Assumptions required under 112.664(1)(b), F.S.**

Fiscal year ending September 30,	<u>2021</u>
1. Total Pension Liability	
a. Service Cost	\$ 36,757
b. Interest	7,919,536
c. Benefit Changes	-
d. Difference between actual & expected experience & Other	(156,658)
e. Assumption Changes	-
f. Benefit Payments	(13,537,955)
g. Contribution Refunds	-
h. Net Change in Total Pension Liability	<u>(5,738,320)</u>
i. Total Pension Liability - Beginning	<u>204,720,613</u>
j. Total Pension Liability - Ending	<u><u>\$ 198,982,293</u></u>
2. Plan Fiduciary Net Position	
a. Contributions - Employer	\$ -
b. Contributions - Non-Employer Contributing Entity	-
c. Contributions - Member	14,925
d. Net Investment Income	33,731,542
e. Benefit Payments	(13,537,955)
f. Contribution Refunds	-
g. Administrative Expense	(94,184)
h. Other	-
i. Net Change in Plan Fiduciary Net Position	<u>20,114,328</u>
j. Plan Fiduciary Net Position - Beginning	<u>169,980,079</u>
k. Plan Fiduciary Net Position - Ending	<u><u>\$ 190,094,407</u></u>
3. Net Pension Liability / (Asset)	<u>\$ 8,887,886</u>
Certain Key Assumptions	
Valuation Date	09/30/2021
Measurement Date	09/30/2021
Investment Return Assumption	4.00%
Mortality Table	2020 FRS Mortality - Regular Class



Schedule of Changes in the Employer's Net Pension Liability
Using Assumptions under 112.664(1)(b), F.S. except 2% higher investment return assumption

Fiscal year ending September 30,	<u>2021</u>
1. Total Pension Liability	
a. Service Cost	\$ 13,190
b. Interest	10,745,947
c. Benefit Changes	-
d. Difference between actual & expected experience & Other	(145,599)
e. Assumption Changes	-
f. Benefit Payments	(13,537,955)
g. Contribution Refunds	-
h. Net Change in Total Pension Liability	<u>(2,924,417)</u>
i. Total Pension Liability - Beginning	<u>141,080,131</u>
j. Total Pension Liability - Ending	<u>\$ 138,155,714</u>
2. Plan Fiduciary Net Position	
a. Contributions - Employer	\$ -
b. Contributions - Non-Employer Contributing Entity	-
c. Contributions - Member	14,925
d. Net Investment Income	33,731,542
e. Benefit Payments	(13,537,955)
f. Contribution Refunds	-
g. Administrative Expense	(94,184)
h. Other	-
i. Net Change in Plan Fiduciary Net Position	<u>20,114,328</u>
j. Plan Fiduciary Net Position - Beginning	<u>169,980,079</u>
k. Plan Fiduciary Net Position - Ending	<u>\$ 190,094,407</u>
3. Net Pension Liability / (Asset)	\$ (51,938,693)
Certain Key Assumptions	
Valuation Date	09/30/2021
Measurement Date	09/30/2021
Investment Return Assumption	8.00%
Mortality Table	2020 FRS Mortality - Regular Class



Asset and Benefit Payment Projection
Not Reflecting Any Contributions from the Employer, State or Employee
Using Financial Reporting Assumptions per GASB Statement No. 67

FYE	Market Value of Assets (BOY)	Expected Investment Return	Projected Benefit Payments	Market Value of Assets (EOY)
2022	\$ 190,094,407	\$ 10,998,043	\$ 13,587,367	\$ 187,505,083
2023	187,505,083	10,857,343	13,098,737	185,263,689
2024	185,263,689	10,722,116	13,123,496	182,862,310
2025	182,862,310	10,579,886	13,061,761	180,380,435
2026	180,380,435	10,433,427	12,979,984	177,833,878
2027	177,833,878	10,284,546	12,849,554	175,268,869
2028	175,268,869	10,134,543	12,719,625	172,683,787
2029	172,683,787	9,984,489	12,551,264	170,117,012
2030	170,117,012	9,834,340	12,422,704	167,528,648
2031	167,528,648	9,680,686	12,367,771	164,841,563
2032	164,841,563	9,527,037	12,115,225	162,253,375
2033	162,253,375	9,378,604	11,886,603	159,745,377
2034	159,745,377	9,234,201	11,684,058	157,295,520
2035	157,295,520	9,098,052	11,322,652	155,070,919
2036	155,070,919	8,974,308	10,998,252	153,046,975
2037	153,046,975	8,858,718	10,803,346	151,102,347
2038	151,102,347	8,755,772	10,345,627	149,512,492
2039	149,512,492	8,672,435	9,943,808	148,241,120
2040	148,241,120	8,609,938	9,484,306	147,366,752
2041	147,366,752	8,566,910	9,169,836	146,763,826
2042	146,763,826	8,547,496	8,611,126	146,700,196
2043	146,700,196	8,558,590	8,114,043	147,144,744
2044	147,144,744	8,602,296	7,546,272	148,200,768
2045	148,200,768	8,677,945	7,136,701	149,742,012
2046	149,742,012	8,788,012	6,550,301	151,979,723
2047	151,979,723	8,936,435	6,078,289	154,837,869

Number of years for which current market value of assets are adequate to sustain the payment of expected retirement benefits, **reflecting no contributions from the Employer, Employee or State, contrary to Florida Statutes and Plan provisions:**

All Future Years

Certain Key Assumptions

Investment Return Assumption

6.00%

Mortality Table

2020 FRS Mortality - Regular Class

Note: As required in Section 112.664(1)(c) of the Florida Statutes, the projection of the Fund assets does not include contributions from the Employer, Employee or State, which is contrary to Florida Statutes and Plan provisions. For this reason, these projections should not be viewed as a representation of the amount of time the Fund can sustain benefit payments. Under the GASB standards which DO include contributions from the Employer, Employee and State, the Fund is expected to be able to sustain the benefit payment demands in the near-term and long-term future.



Asset and Benefit Payment Projection
Not Reflecting Any Contributions from the Employer, State or Employee
Using Assumptions required under 112.664(1)(a), F.S.

FYE	Market Value of Assets (BOY)	Expected Investment Return	Projected Benefit Payments	Market Value of Assets (EOY)
2022	\$ 190,094,407	\$ 10,998,043	\$ 13,587,367	\$ 187,505,083
2023	187,505,083	10,857,343	13,098,737	185,263,689
2024	185,263,689	10,722,116	13,123,496	182,862,310
2025	182,862,310	10,579,886	13,061,761	180,380,435
2026	180,380,435	10,433,427	12,979,984	177,833,878
2027	177,833,878	10,284,546	12,849,554	175,268,869
2028	175,268,869	10,134,543	12,719,625	172,683,787
2029	172,683,787	9,984,489	12,551,264	170,117,012
2030	170,117,012	9,834,340	12,422,704	167,528,648
2031	167,528,648	9,680,686	12,367,771	164,841,563
2032	164,841,563	9,527,037	12,115,225	162,253,375
2033	162,253,375	9,378,604	11,886,603	159,745,377
2034	159,745,377	9,234,201	11,684,058	157,295,520
2035	157,295,520	9,098,052	11,322,652	155,070,919
2036	155,070,919	8,974,308	10,998,252	153,046,975
2037	153,046,975	8,858,718	10,803,346	151,102,347
2038	151,102,347	8,755,772	10,345,627	149,512,492
2039	149,512,492	8,672,435	9,943,808	148,241,120
2040	148,241,120	8,609,938	9,484,306	147,366,752
2041	147,366,752	8,566,910	9,169,836	146,763,826
2042	146,763,826	8,547,496	8,611,126	146,700,196
2043	146,700,196	8,558,590	8,114,043	147,144,744
2044	147,144,744	8,602,296	7,546,272	148,200,768
2045	148,200,768	8,677,945	7,136,701	149,742,012
2046	149,742,012	8,788,012	6,550,301	151,979,723
2047	151,979,723	8,936,435	6,078,289	154,837,869

Number of years for which current market value of assets are adequate to sustain the payment of expected retirement benefits, **reflecting no contributions from the Employer, Employee or State, contrary to Florida Statutes and Plan provisions:**

All Future Years

Certain Key Assumptions

Investment Return Assumption

6.00%

Mortality Table

2020 FRS Mortality - Regular Class

Note: As required in Section 112.664(1)(c) of the Florida Statutes, the projection of the Fund assets does not include contributions from the Employer, Employee or State, which is contrary to Florida Statutes and Plan provisions. For this reason, these projections should not be viewed as a representation of the amount of time the Fund can sustain benefit payments. Under the GASB standards which DO include contributions from the Employer, Employee and State, the Fund is expected to be able to sustain the benefit payment demands in the near-term and long-term future.



Asset and Benefit Payment Projection
Not Reflecting Any Contributions from the Employer, State or Employee
Using Assumptions required under 112.664(1)(b), F.S.

FYE	Market Value of Assets (BOY)	Expected Investment Return	Projected Benefit Payments	Market Value of Assets (EOY)
2022	\$ 190,094,407	\$ 7,332,029	\$ 13,587,367	\$ 183,839,069
2023	183,839,069	7,091,588	13,098,737	177,831,920
2024	177,831,920	6,850,807	13,123,496	171,559,231
2025	171,559,231	6,601,134	13,061,761	165,098,604
2026	165,098,604	6,344,344	12,979,984	158,462,965
2027	158,462,965	6,081,528	12,849,554	151,694,938
2028	151,694,938	5,813,405	12,719,625	144,788,718
2029	144,788,718	5,540,523	12,551,264	137,777,977
2030	137,777,977	5,262,665	12,422,704	130,617,938
2031	130,617,938	4,977,362	12,367,771	123,227,529
2032	123,227,529	4,686,797	12,115,225	115,799,101
2033	115,799,101	4,394,232	11,886,603	108,306,730
2034	108,306,730	4,098,588	11,684,058	100,721,260
2035	100,721,260	3,802,397	11,322,652	93,201,005
2036	93,201,005	3,508,075	10,998,252	85,710,829
2037	85,710,829	3,212,366	10,803,346	78,119,849
2038	78,119,849	2,917,881	10,345,627	70,692,104
2039	70,692,104	2,628,808	9,943,808	63,377,104
2040	63,377,104	2,345,398	9,484,306	56,238,197
2041	56,238,197	2,066,131	9,169,836	49,134,492
2042	49,134,492	1,793,157	8,611,126	42,316,523
2043	42,316,523	1,530,380	8,114,043	35,732,860
2044	35,732,860	1,278,389	7,546,272	29,464,976
2045	29,464,976	1,035,865	7,136,701	23,364,140
2046	23,364,140	803,560	6,550,301	17,617,399
2047	17,617,399	583,130	6,078,289	12,122,241
2048	12,122,241	375,038	5,492,601	7,004,677
2049	7,004,677	179,829	5,017,889	2,166,618
2050	2,166,618	-	4,514,057	-

Number of years for which current market value of assets are adequate to sustain the payment of expected retirement benefits, reflecting no contributions from the Employer, Employee or State, contrary to Florida Statutes and Plan provisions: 28.50

Certain Key Assumptions

Investment Return Assumption 4.00%
Mortality Table 2020 FRS Mortality - Regular Class

Note: As required in Section 112.664(1)(c) of the Florida Statutes, the projection of the Fund assets does not include contributions from the Employer, Employee or State, which is contrary to Florida Statutes and Plan provisions. For this reason, these projections should not be viewed as a representation of the amount of time the Fund can sustain benefit payments. Under the GASB standards which DO include contributions from the Employer, Employee and State, the Fund is expected to be able to sustain the benefit payment demands in the near-term and long-term future.



Asset and Benefit Payment Projection
Not Reflecting Any Contributions from the Employer, State or Employee
Using Assumptions under 112.664(1)(b), F.S. except 2% higher investment return assumption

FYE	Market Value of Assets (BOY)	Expected Investment Return	Projected Benefit Payments	Market Value of Assets (EOY)
2022	\$ 190,094,407	\$ 14,664,058	\$ 13,587,367	\$ 191,171,098
2023	191,171,098	14,769,738	13,098,737	192,842,099
2024	192,842,099	14,902,428	13,123,496	194,621,031
2025	194,621,031	15,047,212	13,061,761	196,606,482
2026	196,606,482	15,209,319	12,979,984	198,835,818
2027	198,835,818	15,392,883	12,849,554	201,379,147
2028	201,379,147	15,601,547	12,719,625	204,261,069
2029	204,261,069	15,838,835	12,551,264	207,548,639
2030	207,548,639	16,106,983	12,422,704	211,232,918
2031	211,232,918	16,403,923	12,367,771	215,269,070
2032	215,269,070	16,736,917	12,115,225	219,890,762
2033	219,890,762	17,115,797	11,886,603	225,119,955
2034	225,119,955	17,542,234	11,684,058	230,978,132
2035	230,978,132	18,025,344	11,322,652	237,680,824
2036	237,680,824	18,574,536	10,998,252	245,257,108
2037	245,257,108	19,188,435	10,803,346	253,642,197
2038	253,642,197	19,877,551	10,345,627	263,174,121
2039	263,174,121	20,656,177	9,943,808	273,886,491
2040	273,886,491	21,531,547	9,484,306	285,933,732
2041	285,933,732	22,507,905	9,169,836	299,271,801
2042	299,271,801	23,597,299	8,611,126	314,257,974
2043	314,257,974	24,816,076	8,114,043	330,960,007
2044	330,960,007	26,174,950	7,546,272	349,588,685
2045	349,588,685	27,681,627	7,136,701	370,133,610
2046	370,133,610	29,348,677	6,550,301	392,931,987
2047	392,931,987	31,191,427	6,078,289	418,045,125

Number of years for which current market value of assets are adequate to sustain the payment of expected retirement benefits, **reflecting no contributions from the Employer, Employee or State, contrary to Florida Statutes and Plan provisions:**

All Future Years

Certain Key Assumptions

Investment Return Assumption
Mortality Table

8.00%
2020 FRS Mortality - Regular Class

Note: As required in Section 112.664(1)(c) of the Florida Statutes, the projection of the Fund assets does not include contributions from the Employer, Employee or State, which is contrary to Florida Statutes and Plan provisions. For this reason, these projections should not be viewed as a representation of the amount of time the Fund can sustain benefit payments. Under the GASB standards which DO include contributions from the Employer, Employee and State, the Fund is expected to be able to sustain the benefit payment demands in the near-term and long-term future.



Actuarially Determined Contribution

	Plan's Latest Actuarial Valuation Assumptions	112.664(1)(a) F.S. Assumptions	112.664(1)(b) F.S. Assumptions	112.664(1)(b) F.S. except 2% higher investment return assumption
A. Valuation Date	October 1, 2021	October 1, 2021	October 1, 2021	October 1, 2021
B. Actuarially Determined Contribution (ADC) to Be Paid During Fiscal Year Ending	9/30/2023	9/30/2023	9/30/2023	9/30/2023
C. Assumed Dates of Employer Contributions	Biweekly	Biweekly	Biweekly	Biweekly
D. Annual Payment to Amortize Unfunded Actuarial Accrued Liability	\$ 0	\$ 0	\$ 11,203,412	\$ 0
E. Total Normal Cost	106,401	106,401	111,529	103,154
F. ADC if Paid on Valuation Date: D + E	106,401	106,401	11,314,941	103,154
G. ADC Adjusted for Timing of Payments	116,299	116,299	12,011,939	116,034
H. Covered Payroll for Contribution Year	186,726	186,726	186,726	186,726
I. ADC Adjusted for Frequency of Payments as % of Covered Payroll	62.28 %	62.28 %	6,432.92 %	62.14 %
J. Expected Member Contributions in Contribution Year	7,469	7,469	7,469	7,469
K. Employer ADC in Contribution Year	108,830	108,830	12,004,470	108,565
L. Employer ADC as % of Covered Payroll in Contribution Year: K ÷ H	58.28 %	58.28 %	6,428.92 %	58.14 %
M. Certain Key Assumptions				
Investment Return Assumption	6.00%	6.00%	4.00%	8.00%
Mortality Table	2020 FRS Mortality - Regular Class	2020 FRS Mortality - Regular Class	2020 FRS Mortality - Regular Class	2020 FRS Mortality - Regular Class

