SINGLE, NO PARTNER

CHECKLIST & AIDS/INFO
**SETP PARTNERS Mission Statement**

The mission of the Society of Experimental Test Pilots (SETP) Partners is to provide members and their loved ones the gift of being able to grieve loss without financial chaos and unanswered questions of what to do.

The Partners started the project in 2011 in the wake of experience: that most often the person who dies leaves their financial life unprepared and disorganized, and with mysteries that leave the survivors guilt ridden and many times in financial stress.

The SETP Partners are providing this guidebook free to the SETP members and their families so they can allow survivors to KNOW what would have been wanted, to BE ASSURED they will not be upended financially, and to SPEND THEIR TIME GRIEVING and RECOVERING from tragedy. All because time was spent laying out a plan now.

The Society of Experimental Test Pilots and the Society of Experimental Test Pilots Foundation take great pride in thanking the members of the original SETP Partners Committee (listed alphabetically) for their extraordinary efforts in providing this most worthwhile document to the SETP membership.

| Linda deFrance  
| John Fergione  
| Kathy Lynn Fergione  
| Kirsten Larson  
| Sheyla Cooley  
| Kelley O'Donoghue  
| Richard Schock  
| Kirsten Larson (post death timeline) |

**Method of Handbook Rewrite 2023**

This rewrite comes twelve years after the original, with more experiences of sitting with survivors following loss, feedback from user of the original handbook, and updates to the laws surrounding inheritance. Your checklist, individualized to marital / family circumstance, gives you in order of importance all the tasks to leave your survivors prepared, with emphasis for what is easy / little time demand (and therefore can be prioritized) and what will take more time or budget.

- Single with No Partner or Dependents
- Single with Partner (unmarried)
- Single with Minor Children (full or shared custody)
- Married, no minor children
- Married, with minor children
Important Disclosure

The Society of Experimental Test Pilots Partners put this handbook together for the use of its members and their families in order to plan ahead for an eventual death. It is a work in progress and, as such, no claim is made or implied that it is 100% complete. We have done our best to include everything we considered relevant at the time of publication; however, changes and updates to this document will invariably be made over time.

If you have used this document, either in preparation for or following the death of a family member, your constructive criticism is always welcome and appreciated. Please send your comments to setp@setp.org or mail them to:

Chairman
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Sincerely,
The Society of Experimental Test Pilots Partners

This document is for informational purposes only and should not be construed as financial or estate planning advice; nor should it replace advice from a qualified professional (financial planner, accountant, attorney, etc.) We encourage you to seek the advice and counsel of your professional advisors as you construct your plan.
WHY

*It is both a question and a statement.*

It’s the question that those who know you, who are your friends, and who are those you love and are loved by will ask.

Why are you gone?

Why did it have to happen to you?

Why didn’t we talk about this situation when you were with us?

Why didn’t you leave any instructions?

*Leave a Roadmap*

Hikers, people who bike, and those who go on road trips know the value of a set of turn-by-turn directions – even if you know the destination well. Leaving a road map for your family and friends is efficient and the kindest gift you could give them. Grief blocks logic and renders ordinarily capable people unable to make wise decisions. Having no plan can leave someone you care for without resources to pick the pieces up and move on in life. It also wastes money you saved in needless fees, court costs and attorney’s fees.

*With this guidebook and checklists tailored to each marital / relationship situation, we hope to avoid these mysteries.*

The checklists that follow are the equivalent of setting up turn by turn directions for your family and friends to follow. Many of the tasks are simple, require little time and effort, but have enormous impact. Some tasks can be done online with the aid of tools, most can be done by simply printing things out you already have access to. But they save time and even thousands of dollars by having accomplished them in advance. Some things, like having a will, naming a guardian for children, or deciding to set up a trust when appropriate, save not only a great deal of money, frustration, and time, but also don’t leave division of property or assignment of children to temporary guardians up to the courts and their lengthy timelines to decide.

*You would not choose to fly without a properly packed parachute because you don’t plan to crash. There is no superstition that flying with a packed parachute causes a plane to crash. Leaving your family secure means you also can be secure. Your family and friends depend upon you to prepare.*
Single, No Partner / No dependents

People most impacted by your planning: Parents, Siblings, Other family, Friends, Pets
Goal: “Leave No Mysteries”

Do the items with *asterisk right away because they are the easiest – no cost, takes very little time, and has maximum effectiveness.

Otherwise, the list is in order of importance and increases in complexity when you get to creation of a will and associated legal documents.

Collect and Print Out

☐ List of contacts and *contact info to let them know about your death / disability – (*Parents, family, friends, HR phone, CPA, mortgage / landlord, Pet’s Vet)
☐ List of Passwords and security question answers (*phone, banking, brokerage accounts, retirement accounts, mortgage, credit cards, loans)
☐ *Codes to access
   (Storage units, gates, home alarm)
☐ *Identify in writing (and let them know):
   • Your Team – ☐ who can pay your bills, ☐ who will serve as executor or personal representative for your estate, ☐ *who will take care of your pets?

Check these and make changes as needed

☐ *Beneficiaries (Primary and Contingent) for your ☐ Roth IRA, ☐ IRA, ☐ 401k accounts
☐ *Beneficiaries for your Insurance policies – check each site, even employer paid policies

   • IMPORTANT NOTE: DO NOT LIST YOUR ESTATE – list names of people or trusts established under your will instead. Minors will need a Trust Established by your will and you will need help setting this up.

☐ Ownership of your things – do you own any account or property WITH someone else? Who gets the property when you die? BEST PRACTICE: Reregister your bank and brokerage accounts as Transfer On Death (TOD) -may also be called Payable On Death (POD). You will continue to be sole owner until you die, then whoever you name won’t have to jump through hoops to gain access

☐ List of digital assets (and user name / password and answers to security questions)

   • Email accounts
   • Social media accounts
   • Online banking accounts
   • Online subscription-based accounts
   • Ecommerce or marketplace accounts (i.e. Amazon, eBay, etc.)
   • Photos saved online or on the cloud
   • Online chatroom accounts
   • Cell phone apps
   • Online dating or gaming accounts
   • Online accounts for utilities
   • Loyalty program benefits (i.e. frequent flyer miles, credit card perks, etc.)
   • Any other personal information you store on your computer, cell phone, or tablet
Tell Where you Keep:

- *DD form 214 (if military)
- Will
- Material things not at your home
- *Keys to car / home / lockers / storage units / Boats / RV’s
- Durable Power of Attorney
- Living Will
- Insurance Policies
- Deeds / Titles to Car, House, Boats, RV’s (your house deed came with your closing docs)

Print Out or Screen Shot:

- Statement for each bank, brokerage, 401k / retirement account
- Statement for each debt / Credit Card
- List of your subscriptions (your phone may have this that you can screenshot) – audio, video, books, anything with a monthly or annual fee

The Key Documents – requires assistance

- A will for who gets your belongings / assets that do not have a listed beneficiary on the account.
- A Durable Power of Attorney so someone can pay bills if you are sick or injured.
- A living will to allow trusted loved one to make decisions regarding your healthcare or extraordinary measures to save your life or disconnect from life support.
- *Consider organ donation and update your driver’s license.

Leave Instructions

- Funeral or Party? How do you want your life celebrated?
- *Cremate or bury? Where?
- Leave a message to post on Social Media.

Share this ROADMAP

- Share the instructions checklist with Family / Friends
The Process of the Estate

Estate Plan

The means by which you protect and provide for your family and others close to you. Estate planning is like a road map of your financial goals, both now and after death. Your Estate Plan can affect the way you live, especially in retirement years.

Probate

Means “to prove” the Will is true and valid, which involves going to court (involving attorneys and court costs, paying probate fees to the state and takes months of time to complete transfer of assets). However, assets that have a listed beneficiary such as Jointly Owned property, Transfer or Payable on Death accounts, IRA’s, 401k’s, life insurance, annuities and retirement benefits do not probate – they pass directly to the named beneficiary.

IMPORTANT: To avoid probate, the beneficiary must be a person or a named Trust and not the “Estate of the deceased” nor be left blank when set up. There are fees for probate, based on the size and complexity of the estate, payable to the court, the state and the attorneys who are represented during the process.

Registration

When an account is first set up, the labels that identify owner, the type of tax law that governs it, and the likely disposition of it when the owner passes away is called “registering” the account. Common registrations are: Sole (in one person’s name only), Transfer or Payable on Death (Sole owner lists a beneficiary to take ownership after death), Joint with Right of Survivorship, Joint Tenants in Common, Tenants in Common, Roth IRA: For Benefit Of (FBO), IRA FBO. Banks and custodians look to this registration to determine who is allowed to inherit the account.

The People Involved

Administrator

When a person dies without a will, the court appoints someone to settle the debts, pay any taxes and funeral expenses, and distribute the remainder according to the court’s decision (guided by the laws of the state). This person’s services are paid by the estate.

Beneficiary

The person(s) who will inherit the asset.
Primary and Contingent
A Primary Beneficiary is the first in line to inherit. You can have more than one Primary and will have to list the exact percentage each will inherit. A Contingent Beneficiary only inherits if the Primary is deceased or declines to inherit the asset. You may have multiple Contingent Beneficiaries, also with exact percentages listed.

Decedent
The person who has died.

Executor/Executrix
Your personal representative responsible for completing your wishes according to your Estate Plan or Will. This is not a small task; it is not always wise to make your children or spouse your executor. Any expenses this individual incurs on behalf of the estate can be reimbursed by the estate at closure.

Trustee
An individual or organization that holds title to property and administers affairs for the benefit of another. In a Living Trust, the Trustees are the owners of the account until both are deceased, when the named “replacement” Trustee(s) take over management for the benefit of the beneficiaries that the Trust names and directs distribution for.

The Documents Needed

Durable Power of Attorney
A document that can authorize one or more persons to act on your behalf if you are not able to act on financial, legal, and administrative matters, especially if you are not competent to make these decisions for yourself. A durable power of attorney can enable your family members to manage affairs, without having a guardian or conservator appointed by the Probate Court. There are significant legal, administrative, privacy, and cost benefits to executing a durable power of attorney which will take effect if you are absent or mentally incompetent. This is not to be overlooked. This document is more useful in life than any other document on this list. Absolutely essential.

Healthcare Proxy
Also called a Healthcare Power of Attorney, this is one of the three REQUIRED documents you should have. It allows someone to make decisions, and have information released about your healthcare, in the event you are incapacitated. It is essential for unmarried individuals especially.
Living Trust

With a Revocable (meaning changes can be made any time) Living Trust, you can direct how you want your property managed and distributed, and it can contribute to family and financial protection by continuing income and support for your spouse, children or other beneficiaries. A Revocable Living Trust takes effect during your lifetime and can be terminated or changed and updated at any time. It allows your directions to live on long past your death, protects the assets from creditors and predators, and its execution is strictly private, unlike a will.

Living Will

This is one of the REQUIRED documents you should have. This allows you to dictate what life-saving measures you want taken or withheld if a doctor deems that you are within a window of imminent death. Some States refer to the Document “Five Wishes” as this document.

Trust

You do not have to have large sums of money or property to have a Trust. They do not probate, so no court is involved in deciding whether your wishes are valid. A Trust is an estate-planning tool that can help you manage your property during your lifetime while ensuring a smooth transition of your affairs after death. People who should look into a Trust include those who are or have been divorced, those who anticipate an inheritance, people with properties in multiple states, people who adopt children, people with minor children, unmarried partners and couples where one is, and one is not, an American citizen.

Will

The most basic document you must have. It contains your instructions on who will receive any assets you own individually. Your Will nominates the executor of your estate and nominates the guardian(s) for your minor children. Assets passing under a Will have to be transferred through the probate process. Dying without a valid will is called “Intestate” and subjects the estate to more costs and longer processing by the courts. It also decrees how property will be divided and who will be the children’s guardian according to State Laws.
PROBATE: FEES AND AVOIDANCE

The Probate process takes time and money (on average 2-7% of the total estate). Its results are a matter of public record. In some states it’s complicated and very expensive (California is notorious), and the estate probates in every state in which the deceased owns real property at death.

Probate is made more expensive and more complicated by not having a Will (Intestate). Dying Intestate means more hoops to jump through to prove the intentions of the deceased and subjects the estate to being divided according to state law, which means things like dividing all the assets in the estate among all the possible beneficiaries (creating complications for supporting survivors).

This first link is to a site specific to California’s probate process and expenses:
https://www.clearestate.com/en-us/blog/california-probate-fees

Trust & Will, a site devoted to sales of their program for DIY estate planning, does have good basic information and links to more details which are clear to understand. In this link, scroll down to “Probate Costs by State”:
https://trustandwill.com/learn/probate-fees

Your Goal is to make the process of transferring your assets as quick and easy and inexpensive as possible.

How to Avoid Probate

☐ Name Beneficiaries on your accounts
☐ Title accounts with “Transfer on Death” or “Payable on Death”
☐ Title property “Joint with Right of Survivorship” (any joint title with Survivor’s Rights)
☐ Use a TRUST to hold and protect your assets

WAIT - What is a Trust? Aren’t they only for Rich People?

NOT just for rich people! If you have children, real estate, properties in multiple states (especially California and other expensive / lengthy probate states), former spouses, dependents with special needs or a desire to distribute your assets over time – these are some of the many reasons you should consider a trust.

A trust is an estate planning tool designed to allow the deceased to provide for family or business needs beyond death, or to manage taxes, or to protect the estate from creditors and predators, and to maintain privacy. But it also avoids challenges to how the deceased divided their assets or who will care for the children. It can be all of these at once, depending on the provisions that are written into it.

Its main attractiveness might be to avoid probate, but registering or titling all your assets with a beneficiary or jointly will also avoid probate. However, probate will distribute property and assets immediately at the end of the process – imagine an 18-21 year old inheriting your house or all your money all at once – so if a slower, more spread out distribution is what you have in mind, a Trust will allow for that.

https://www.forbes.com/sites/matthewskine/2022/08/05/what-is-a-trust/?sh=45784e034648
The checklists and worksheets in this guidebook will take you through everything you need to prepare your family with the exception of creation of legal documents. You will have a paper file or can create a digital file of what you collect.

But maybe you are the sort of person who would prefer to use an app. The upside is you will be guided along, and have a built in place to store the instructions and documents. The downside is cost (subscription and storage fees), and being targeted by ads, although this author tried one of the recommended ones from the article below and has been impressed so far.

SETP makes no recommendation nor endorsement of any of the following – use at your own risk.

This article was written by a Certified Financial Planning ® Practioner, and published in NerdWallet in May 2022.

https://www.nerdwallet.com/article/finance/dealing-with-death-there's-an-app-for-that

For Wills and Documents that are absolute MUSTS, if you have a simple estate (Single, No Partner or Married Without Children and little real estate or other assets), you could consider one of the online companies that help with the creation of these documents.

The following article was published Aug 21, 2023 by the National Council on Aging and is an overview of the offerings in the space.

https://www.ncoa.org/adviser/estate-planning/best-online-will-makers/#:~:text=Editor's%20Pick%3A%20Nolo%27s%20Quicken%20WillMaker%20%26%20Trust,-Pros%20Highly%20rated&text=Quicken%20WillMaker%20%26%20Trust%20gets%20the,all%20the%20companies%20we%20reviewed.
LIFE INSURANCE POLICIES

Employer Group and Private Life Insurance Policies

Life insurance is the least expensive and most important asset you can have – it’s instant savings for your family to live off of and is tax free.

It can be distributed in a check within days or weeks (depending on the company) and proceeds used flexibly: to pay off mortgages, deposit against college or retraining, pay off debts, or be invested to provide income for the survivors. It is the least expensive way to provide what would take decades to save and has never been less expensive to buy.

What do you have?

Employer Group Term

PRINT A COPY OF THE BENEFITS PAGE FROM YOUR EMPLOYER

Log into your employee benefits site. It will clearly list the total amount of group term insurance, spousal / family group term, ADD*, and any supplemental insurance you purchased through employer.

Group insurance works by distributing the risk across the company, or group. It’s one of the cheapest benefits a company can offer. Under a certain amount you may not need any health exam, but you must sign up for it at either start of employment or annually (usually in the fall) for the company benefits selections for medical, retirement, and insurance benefits. Most employers provide the employee with a basic level of insurance at no cost to the employee. This threshold can vary from $50,000 to a multiple of salary. Anything over $50,000 will incur a very small charge to the employee which is deducted from salary each paycheck.

GOOD TO KNOW

FYI: Employer Insurance Coverage

- Most employer coverage is listed in terms of multiples of salary, which means you will need to update your plan annually as your salary increases.

- You might also have the option to increase coverage once a year (November) during annual enrollment, BUT this may involve medical qualification for coverage, and will definitely have a cap on the maximum amount that can be written. The employee pays for this benefit post tax out of their paycheck.

- You may or may not be able to keep this coverage when you leave your employer (need to contact the insurance company to determine the details on this) but you may never keep the employer base insurance if you leave.
EXAMPLE:

The table below contains an example of someone making $110,000 per year. They have a base benefit of 1.5x salary for a total of $165,000. When the salary changes, so does the Base Coverage. But normally the base coverage will eventually hit a high dollar cap, overriding the multiple and the salary increases. NOTE: For highly compensated employees, pay attention to this cap!

What is ADD?
ADD means Accidental Death and Dismemberment. It is a contingent additional amount - contingent on the loss of life directly due to accident in the case of accidental death, or a “bounty” paid if an accident results in the loss of a limb.
ADD is very difficult to collect because the insurance company requires virtually immediate death from this accident, and should not be factored in your basic calculation of the amount of coverage you have, since there is no way to predict how you will die.

What is a Miscellaneous Contingent Benefit?
Some companies provide a supplemental amount of life insurance in the event the death happens while on company business trip, while in a company airplane, etc. The contingency will be clearly stated. Again, this should not be counted upon as part of the basic benefit because it is not a guaranteed event or the only way you could perish.

<table>
<thead>
<tr>
<th>Base Salary</th>
<th>Multiple of Salary</th>
<th>Base Coverage</th>
<th>Insurer</th>
<th>ADD</th>
<th>Misc Contingent Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>110,000</td>
<td>1.5</td>
<td>165,000</td>
<td>Snoopy Life Insurance</td>
<td>100,000</td>
<td>500,000</td>
</tr>
</tbody>
</table>

Total Amount of Life Insurance BASE coverage I have through my employer:
$_______________________
Privately Purchased and Owned Life Insurance Policies

PRINT OUT THE BENEFITS PAGE (WITH COVERAGE DETAILS) ON EACH POLICY

These are policies you have purchased and are not dependent upon your employer. In general it is best practice to own substantial coverage on yourself and your spouse OUTSIDE of your employer so that if you change or lose your job, you do not lose your coverage.

<table>
<thead>
<tr>
<th>Name of Insured</th>
<th>Insurance Company</th>
<th>Amount of Coverage</th>
<th>Premium</th>
<th>Policy Number</th>
<th>Issue Date</th>
<th>Length of Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joe Example</td>
<td>Bizzy Life Ins Co</td>
<td>$500,000</td>
<td>$50/month</td>
<td>MN12345</td>
<td>9/1/2000</td>
<td>20 years</td>
</tr>
</tbody>
</table>

Total Life Insurance I own: $_________________________
How much Life Insurance Do I need?

**Single / No Commitments or Dependents**
Life insurance provided by employer is likely sufficient. Cases where insurance may be needed:

- Private Student Loans (not Federal) and Parent Plus Loans will need to be paid off.
- You have a private loan you need to make sure is paid off at your death.
- You have an animal you want to provide for (leaving an amount for their care to whoever will adopt the pet).
- You have a charity or family member you want to leave a specific amount for.

You may have enough assets accumulated to provide for these events, but if not, life insurance is the easiest and least expensive method of meeting the requirements.

**Single / with a Partner and/or with children**
How much you need depends on:

- Does your partner rely on all or part of your income to keep living in the home you share? Then you need insurance and assets to provide that income for however long you both agree.
- Do you provide monthly support for your child or have full custody and need to provide for the loss of your support? Then you need insurance, mostly, and non-retirement assets enough to provide for the child to a pre-determined age.
- NOTE THAT SETP MEMBERSHIP INCLUDES EDUCATIONAL SUPPORT FOR THE CHILDREN OF MEMBERS. Currently the endowment allows for full support of college and equivalent coursework for the children of deceased members.
- You can find calculator support [here](#).

**Married / No Children you support**
How much you need depends on:

- Is your spouse reliant in any way on your income?
- Do you own a home? Have debts to be paid off?
- Is your spouse employable? What if your spouse is unable to work following your death?
- Do you provide monthly support for a non-custodial child?
- NOTE THAT SETP MEMBERSHIP INCLUDES EDUCATIONAL SUPPORT FOR THE CHILDREN OF MEMBERS.
- NOTE THAT SETP MEMBERSHIP FUNDS EDUCATIONAL SUPPORT FOR THE SPOUSE OF A DECEASED MEMBER, in second position after all deceased members’ children are fully funded.
- You can find calculator support [here](#).
Life Insurance Calculators

And Pros and Cons to each

There are calculators online and within financial programs. If you try out a few of them you may find they do not all agree even if you supply the same information. That is because they vary with their assumptions for investment returns and inflation. You should always look at what those assumptions are in order to understand the differences in results.

Using these calculators may bombard you with ads soliciting buying insurance. However, none are retaining information unless you ask for quotes from one of the advertisers.

You may also contact an insurance professional but fair warning: they are trained to sell insurance, so more may be better. Ask them what their methodology and assumptions are too. Can’t vouch for whether your search history will set you up for an increased number of ads for insurance.

You may contact a financial planner, but an investment advisor or wealth manager is typically not trained in insurance planning, so may not give you the best answer. A fee-only planner should be able to give you a good idea of how much coverage you need and refer you to how to get it, but many of those are also not trained or licensed to comment on life insurance.

On your own, an Old School Doesn’t-Sell-Your-Info way to determine how much you need is this:

1. Add up the non-retirement assets and insurance you have.
2. Add up all the monthly income sources your family / partner may have coming in following your death (Salary from their job if able to continue working, Social Security for minors, Military Survivor Benefit Plan or Dependents Indemnity Compensation, rental property income, etc.)
3. Total your monthly bills to include any monthly savings or retirement deposits you have been making outside of 401k’s.
4. Total up any debts which are to be paid off (credit cards, car, *maybe home if spouse / partner would continue to live in it and is unable to work – this one deserves thought and discussion with a financial planner).
5. Subtract the debt total from the non-retirement asset total. If there is more debt than assets, you either need more insurance or the debt payments need to be added to the monthly bills and will continue until they are paid off.
6. Subtract the monthly bills from the monthly income. If there is an overage, that’s great. If there are more bills than income, go to next step.
7. Take the remaining asset total and multiply by .04. That will be a very rough estimate of the amount of money that can be withdrawn from the asset portfolio until retirement. Inflation will eat a bit more than the accounts can earn – it’s the “safe withdrawal” multiplier that is frequently applied to retirement accounts.
8. Any deficits from this point require either more insurance or fewer expenses.
About using retirement account balances in this calculation: if the inheritor is a Spouse younger than 59 ½, they will have the option to rollover the retirement account into their own plan, or leave in the deceased Spouse’s name. That is the only way to withdraw money from the account without incurring the 10% penalty for early withdrawal. The withdrawals are ALWAYS taxed at ordinary income tax rates – for example: if you withdraw $300K from a retirement account to pay off a house, $300K is added to the income received in that year and taxed accordingly. That will needlessly deplete the account early and leave a shockingly diminished value for retirement itself.

**LARGE NUMBERS GIVE A FALSE SENSE OF SECURITY**

This table shows you how the total amount of insurance you have may translate into a monthly income for your survivors. Time periods listed are for 10 years of income, 20 years, and 30 years, and the assumption is that between inflation and investment proceeds, the particular insurance amount in a single column will be exhausted after the period of time listed.

IMPORTANT: The assumption for this chart is that ALL of the insurance payout will be used purely for income; none will go to any debt payoff amounts.

<table>
<thead>
<tr>
<th>If you have this much death benefit coverage</th>
<th>$100,000</th>
<th>$250,000</th>
<th>$500,000</th>
<th>$1 million</th>
</tr>
</thead>
<tbody>
<tr>
<td>Survivors Monthly Income over 10 years</td>
<td>$990</td>
<td>$2475</td>
<td>$4950</td>
<td>$9900</td>
</tr>
<tr>
<td>Survivors Monthly Income over 20 years</td>
<td>$585</td>
<td>$1463</td>
<td>$2297</td>
<td>$5855</td>
</tr>
<tr>
<td>Survivors Monthly Income over 30 years</td>
<td>$457</td>
<td>$1144</td>
<td>$2290</td>
<td>$4578</td>
</tr>
</tbody>
</table>