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1 Q. In making the recommendation for a 23-L4 lowa curve, please provide all reasons outlining why Mr. Pous did not recommend a 20- or 25-year life.

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6 7 A. In addition to the information provided in Mr. Pous' testimony, he would note that a 20-year ASL represents a 3-year reduction from the existing level and is inconsistent with actuarial indications of a longer life. Mr. Pous does believe that a 25-year ASL is also reasonable but not as conservative as his recommendation.