1) Add number in 0 to 10ranges   —> 5 —> the results should 40 $
2) Add number in 11 to 20ranges —> 14 —> 44
3) Add number in 21 to 40 ranges —> 25 —> 65
4) Add numbr above 40 —> 44 —>120

0-45	8%
45 days to 1 year	8.5%
1 to 3 years	9.5%
3 years above	10.5%