

The SAS System

The LIFETEST Procedure

Stratum 1: length of first contract = 1

Product-Limit Survival Estimates							
bigT		Survival	Failure	Survival Standard Error	Number Failed	Number Left	Freq
0.0000		1.0000	0	0	0	34033	0
1.0000	*	.	.	.	0	34026	7
2.0000		0.9913	0.00870	0.000503	296	33730	296
2.0000	*	.	.	.	296	33726	4
3.0000		0.9526	0.0474	0.00115	1614	32408	1318
3.0000	*	.	.	.	1614	32395	13
4.0000		0.8819	0.1181	0.00175	4017	29992	2403
4.0000	*	.	.	.	4017	29970	22
5.0000		0.8252	0.1748	0.00206	5943	28044	1926
5.0000	*	.	.	.	5943	28018	26
6.0000		0.7701	0.2299	0.00228	7814	26147	1871
6.0000	*	.	.	.	7814	25999	148
7.0000		0.7166	0.2834	0.00245	9620	24193	1806
7.0000	*	.	.	.	9620	24048	145
8.0000		0.6680	0.3320	0.00256	11253	22415	1633
8.0000	*	.	.	.	11253	22155	260
9.0000		0.6239	0.3761	0.00264	12714	20694	1461
9.0000	*	.	.	.	12714	20562	132
10.0000		0.5879	0.4121	0.00268	13901	19375	1187
10.0000	*	.	.	.	13901	19300	75
11.0000		0.5553	0.4447	0.00271	14971	18230	1070
11.0000	*	.	.	.	14971	18085	145
12.0000		0.5231	0.4769	0.00273	16021	17035	1050
12.0000	*	.	.	.	16021	16413	622
13.0000		0.4872	0.5128	0.00275	17146	15288	1125
13.0000	*	.	.	.	17146	15009	279
14.0000		0.4552	0.5448	0.00275	18133	14022	987
14.0000	*	.	.	.	18133	13776	246
15.0000		0.4302	0.5698	0.00274	18889	13020	756
15.0000	*	.	.	.	18889	12678	342
16.0000		0.4067	0.5933	0.00274	19582	11985	693

16.0000	*	.	.	.	19582	11827	158
17.0000		0.3855	0.6145	0.00272	20199	11210	617
17.0000	*	.	.	.	20199	11072	138
18.0000		0.3679	0.6321	0.00271	20704	10567	505
18.0000	*	.	.	.	20704	10514	53
19.0000		0.3515	0.6485	0.00269	21172	10046	468
19.0000	*	.	.	.	21172	10024	22
20.0000		0.3353	0.6647	0.00267	21634	9562	462
20.0000	*	.	.	.	21634	9427	135
21.0000		0.3194	0.6806	0.00265	22082	8979	448
21.0000	*	.	.	.	22082	8889	90
22.0000		0.3040	0.6960	0.00262	22509	8462	427
22.0000	*	.	.	.	22509	8366	96
23.0000		0.2913	0.7087	0.00260	22859	8016	350
23.0000	*	.	.	.	22859	7935	81
24.0000		0.2765	0.7235	0.00257	23263	7531	404
24.0000	*	.	.	.	23263	6925	606
25.0000		0.2622	0.7378	0.00255	23621	6567	358
25.0000	*	.	.	.	23621	6327	240
26.0000		0.2508	0.7492	0.00253	23896	6052	275
26.0000	*	.	.	.	23896	5841	211
27.0000		0.2406	0.7594	0.00251	24133	5604	237
27.0000	*	.	.	.	24133	5400	204
28.0000		0.2319	0.7681	0.00249	24328	5205	195
28.0000	*	.	.	.	24328	5040	165
29.0000		0.2248	0.7752	0.00248	24483	4885	155
29.0000	*	.	.	.	24483	4727	158
30.0000		0.2167	0.7833	0.00247	24654	4556	171
30.0000	*	.	.	.	24654	4413	143
31.0000		0.2092	0.7908	0.00246	24805	4262	151
31.0000	*	.	.	.	24805	4229	33
32.0000		0.2017	0.7983	0.00244	24957	4077	152
32.0000	*	.	.	.	24957	3878	199
33.0000		0.1957	0.8043	0.00243	25072	3763	115
33.0000	*	.	.	.	25072	3674	89
34.0000		0.1886	0.8114	0.00242	25206	3540	134
34.0000	*	.	.	.	25206	3388	152
35.0000		0.1826	0.8174	0.00241	25313	3281	107
35.0000							

	*	.	.	.	25313	3202	79
36.0000		0.1760	0.8240	0.00240	25430	3085	117
36.0000	*	.	.	.	25430	2414	671
37.0000		0.1693	0.8307	0.00241	25522	2322	92
37.0000	*	.	.	.	25522	2100	222
38.0000		0.1635	0.8365	0.00242	25594	2028	72
38.0000	*	.	.	.	25594	1839	189
39.0000		0.1573	0.8427	0.00244	25663	1770	69
39.0000	*	.	.	.	25663	1656	114
40.0000		0.1532	0.8468	0.00246	25706	1613	43
40.0000	*	.	.	.	25706	1553	60
41.0000		0.1489	0.8511	0.00247	25750	1509	44
41.0000	*	.	.	.	25750	1499	10
42.0000		0.1443	0.8557	0.00249	25796	1453	46
42.0000	*	.	.	.	25796	1440	13
43.0000		0.1404	0.8596	0.00250	25835	1401	39
43.0000	*	.	.	.	25835	1394	7
44.0000		0.1373	0.8627	0.00250	25866	1363	31
44.0000	*	.	.	.	25866	1302	61
45.0000		0.1348	0.8652	0.00251	25890	1278	24
45.0000	*	.	.	.	25890	1271	7
46.0000		0.1310	0.8690	0.00252	25926	1235	36
46.0000	*	.	.	.	25926	1223	12
47.0000		0.1275	0.8725	0.00252	25958	1191	32
47.0000	*	.	.	.	25958	1114	77
48.0000		0.1234	0.8766	0.00253	25994	1078	36
48.0000	*	.	.	.	25994	808	270
49.0000		0.1179	0.8821	0.00258	26030	772	36
49.0000	*	.	.	.	26030	663	109
50.0000		0.1158	0.8842	0.00261	26042	651	12
50.0000	*	.	.	.	26042	570	81
51.0000		0.1119	0.8881	0.00267	26061	551	19
51.0000	*	.	.	.	26061	475	76
52.0000		0.1098	0.8902	0.00271	26070	466	9
52.0000	*	.	.	.	26070	456	10
53.0000		0.1069	0.8931	0.00276	26082	444	12
53.0000	*	.	.	.	26082	430	14
54.0000		0.1037	0.8963	0.00282	26095	417	13
54.0000							

	*	.	.	.	26095	392	25
55.0000		0.1016	0.8984	0.00286	26103	384	8
55.0000	*	.	.	.	26103	375	9
56.0000		0.1005	0.8995	0.00288	26107	371	4
56.0000	*	.	.	.	26107	301	70
57.0000		0.0975	0.9025	0.00296	26116	292	9
57.0000	*	.	.	.	26116	279	13
58.0000		0.0950	0.9050	0.00303	26123	272	7
58.0000	*	.	.	.	26123	250	22
59.0000		0.0916	0.9084	0.00313	26132	241	9
59.0000	*	.	.	.	26132	193	48
60.0000		0.0897	0.9103	0.00320	26136	189	4
60.0000	*	0.0897	0.9103	.	26136	0	189

Note: The marked survival times are censored observations.

Summary Statistics for Time Variable bigT

Quartile Estimates				
Percent	Point Estimate	95% Confidence Interval		
		Transform	[Lower	Upper)
75	27.0000	LOGLOG	26.0000	27.0000
50	13.0000	LOGLOG	.	.
25	7.0000	LOGLOG	.	.

Mean	Standard Error
19.9704	0.1056

Note: The mean survival time and its standard error were underestimated because the largest observation was censored and the estimation was restricted to the largest event time.

The SAS System

The LIFETEST Procedure

Stratum 2: length of first contract = 6

Product-Limit Survival Estimates							
bigT		Survival	Failure	Survival Standard Error	Number Failed	Number Left	Freq
0.0000		1.0000	0	0	0	20189	0
2.0000		0.9974	0.00263	0.000360	53	20136	53
3.0000		0.9888	0.0112	0.000740	226	19963	173
4.0000		0.9742	0.0258	0.00112	521	19668	295
5.0000		0.9625	0.0375	0.00134	758	19431	237
6.0000		0.9510	0.0490	0.00152	990	19199	232
6.0000	*	.	.	.	990	19045	154
7.0000		0.7711	0.2289	0.00297	4593	15442	3603
7.0000	*	.	.	.	4593	15402	40
8.0000		0.7440	0.2560	0.00308	5133	14862	540
8.0000	*	.	.	.	5133	14789	73
9.0000		0.7100	0.2900	0.00321	5809	14113	676
9.0000	*	.	.	.	5809	14071	42
10.0000		0.6897	0.3103	0.00327	6211	13669	402
10.0000	*	.	.	.	6211	13647	22
11.0000		0.6824	0.3176	0.00329	6356	13502	145
11.0000	*	.	.	.	6356	13425	77
12.0000		0.6752	0.3248	0.00331	6498	13283	142
12.0000	*	.	.	.	6498	12727	556
13.0000		0.5472	0.4528	0.00357	8910	10315	2412
13.0000	*	.	.	.	8910	10100	215
14.0000		0.5276	0.4724	0.00358	9273	9737	363
14.0000	*	.	.	.	9273	9564	173
15.0000		0.5075	0.4925	0.00360	9637	9200	364
15.0000	*	.	.	.	9637	9006	194
16.0000		0.4959	0.5041	0.00361	9843	8800	206
16.0000	*	.	.	.	9843	8706	94
17.0000		0.4914	0.5086	0.00361	9921	8628	78
17.0000	*	.	.	.	9921	8526	102
18.0000		0.4875	0.5125	0.00361	9989	8458	68
18.0000	*	.	.	.	9989	8382	76

19.0000		0.4179	0.5821	0.00361	11185	7186	1196
19.0000	*	.	.	.	11185	7175	11
20.0000		0.4071	0.5929	0.00361	11372	6988	187
20.0000	*	.	.	.	11372	6850	138
21.0000		0.3949	0.6051	0.00360	11577	6645	205
21.0000	*	.	.	.	11577	6588	57
22.0000		0.3862	0.6138	0.00359	11722	6443	145
22.0000	*	.	.	.	11722	6347	96
23.0000		0.3824	0.6176	0.00359	11784	6285	62
23.0000	*	.	.	.	11784	6226	59
24.0000		0.3780	0.6220	0.00358	11855	6155	71
24.0000	*	.	.	.	11855	5552	603
25.0000		0.3249	0.6751	0.00355	12636	4771	781
25.0000	*	.	.	.	12636	4545	226
26.0000		0.3171	0.6829	0.00354	12744	4437	108
26.0000	*	.	.	.	12744	4269	168
27.0000		0.3093	0.6907	0.00353	12850	4163	106
27.0000	*	.	.	.	12850	4037	126
28.0000		0.3035	0.6965	0.00353	12925	3962	75
28.0000	*	.	.	.	12925	3887	75
29.0000		0.3021	0.6979	0.00353	12943	3869	18
29.0000	*	.	.	.	12943	3792	77
30.0000		0.3004	0.6996	0.00353	12965	3770	22
30.0000	*	.	.	.	12965	3715	55
31.0000		0.2692	0.7308	0.00350	13350	3330	385
31.0000	*	.	.	.	13350	3300	30
32.0000		0.2647	0.7353	0.00349	13406	3244	56
32.0000	*	.	.	.	13406	3097	147
33.0000		0.2589	0.7411	0.00349	13474	3029	68
33.0000	*	.	.	.	13474	2993	36
34.0000		0.2554	0.7446	0.00348	13514	2953	40
34.0000	*	.	.	.	13514	2856	97
35.0000		0.2529	0.7471	0.00348	13542	2828	28
35.0000	*	.	.	.	13542	2772	56
36.0000		0.2512	0.7488	0.00348	13561	2753	19
36.0000	*	.	.	.	13561	2150	603
37.0000		0.2289	0.7711	0.00353	13752	1959	191
37.0000	*	.	.	.	13752	1752	207
38.0000							

		0.2238	0.7762	0.00354	13791	1713	39
38.0000	*	.	.	.	13791	1565	148
39.0000		0.2195	0.7805	0.00356	13821	1535	30
39.0000	*	.	.	.	13821	1409	126
40.0000		0.2182	0.7818	0.00357	13829	1401	8
40.0000	*	.	.	.	13829	1347	54
41.0000		0.2172	0.7828	0.00357	13835	1341	6
41.0000	*	.	.	.	13835	1335	6
42.0000		0.2161	0.7839	0.00358	13842	1328	7
42.0000	*	.	.	.	13842	1319	9
43.0000		0.1976	0.8024	0.00367	13955	1206	113
43.0000	*	.	.	.	13955	1199	7
44.0000		0.1948	0.8052	0.00368	13972	1182	17
44.0000	*	.	.	.	13972	1134	48
45.0000		0.1917	0.8083	0.00369	13990	1116	18
45.0000	*	.	.	.	13990	1103	13
46.0000		0.1894	0.8106	0.00370	14003	1090	13
46.0000	*	.	.	.	14003	1082	8
47.0000		0.1882	0.8118	0.00371	14010	1075	7
47.0000	*	.	.	.	14010	1025	50
48.0000	*	.	.	.	14010	770	255
49.0000		0.1750	0.8250	0.00386	14064	716	54
49.0000	*	.	.	.	14064	613	103
50.0000		0.1716	0.8284	0.00391	14076	601	12
50.0000	*	.	.	.	14076	513	88
51.0000		0.1686	0.8314	0.00397	14085	504	9
51.0000	*	.	.	.	14085	457	47
52.0000		0.1667	0.8333	0.00401	14090	452	5
52.0000	*	.	.	.	14090	444	8
53.0000		0.1652	0.8348	0.00404	14094	440	4
53.0000	*	.	.	.	14094	426	14
54.0000		0.1645	0.8355	0.00406	14096	424	2
54.0000	*	.	.	.	14096	406	18
55.0000		0.1580	0.8420	0.00421	14112	390	16
55.0000	*	.	.	.	14112	378	12
56.0000		0.1530	0.8470	0.00432	14124	366	12
56.0000	*	.	.	.	14124	320	46
57.0000		0.1515	0.8485	0.00436	14127	317	3
57.0000							

	*	.	.	.	14127	301	16
58.0000		0.1510	0.8490	0.00437	14128	300	1
58.0000	*	.	.	.	14128	282	18
59.0000	*	.	.	.	14128	230	52
60.0000		0.1497	0.8503	0.00443	14130	228	2
60.0000	*	0.1497	0.8503	.	14130	0	228

Note: The marked survival times are censored observations.

Summary Statistics for Time Variable bigT

Quartile Estimates				
Percent	Point Estimate	95% Confidence Interval		
		Transform	[Lower	Upper)
75	37.0000	LOGLOG	34.0000	37.0000
50	16.0000	LOGLOG	16.0000	17.0000
25	8.0000	LOGLOG	8.0000	9.0000

Mean	Standard Error
24.2291	0.1490

Note: The mean survival time and its standard error were underestimated because the largest observation was censored and the estimation was restricted to the largest event time.

The SAS System

The LIFETEST Procedure

Stratum 3: length of first contract = 12

Product-Limit Survival Estimates							
bigT		Survival	Failure	Survival Standard Error	Number Failed	Number Left	Freq
0.0000		1.0000	0	0	0	6918	0
2.0000		0.9938	0.00622	0.000945	43	6875	43
3.0000		0.9845	0.0155	0.00148	107	6811	64
4.0000		0.9753	0.0247	0.00187	171	6747	64
5.0000		0.9655	0.0345	0.00220	239	6679	68
6.0000		0.9575	0.0425	0.00243	294	6624	55
7.0000		0.9464	0.0536	0.00271	371	6547	77
8.0000		0.9326	0.0674	0.00301	466	6452	95
9.0000		0.9221	0.0779	0.00322	539	6379	73
10.0000		0.9121	0.0879	0.00340	608	6310	69
11.0000		0.9040	0.0960	0.00354	664	6254	56
12.0000		0.8927	0.1073	0.00372	742	6176	78
12.0000	*	.	.	.	742	5719	457
13.0000		0.6762	0.3238	0.00579	2129	4332	1387
13.0000	*	.	.	.	2129	4309	23
14.0000		0.6386	0.3614	0.00596	2369	4069	240
14.0000	*	.	.	.	2369	4046	23
15.0000		0.6040	0.3960	0.00608	2588	3827	219
15.0000	*	.	.	.	2588	3803	24
16.0000		0.5902	0.4098	0.00611	2675	3716	87
16.0000	*	.	.	.	2675	3693	23
17.0000		0.5841	0.4159	0.00613	2713	3655	38
17.0000	*	.	.	.	2713	3633	22
18.0000		0.5775	0.4225	0.00615	2754	3592	41
18.0000	*	.	.	.	2754	3584	8
19.0000		0.5670	0.4330	0.00617	2819	3519	65
19.0000	*	.	.	.	2819	3515	4
20.0000		0.5595	0.4405	0.00619	2866	3468	47
20.0000	*	.	.	.	2866	3440	28
21.0000		0.5534	0.4466	0.00620	2903	3403	37
21.0000	*	.	.	.	2903	3390	13

22.0000		0.5474	0.4526	0.00621	2940	3353	37
22.0000	*	.	.	.	2940	3323	30
23.0000		0.5421	0.4579	0.00622	2972	3291	32
23.0000	*	.	.	.	2972	3262	29
24.0000		0.5375	0.4625	0.00623	3000	3234	28
24.0000	*	.	.	.	3000	2880	354
25.0000		0.4466	0.5534	0.00639	3487	2393	487
25.0000	*	.	.	.	3487	2292	101
26.0000		0.4285	0.5715	0.00640	3580	2199	93
26.0000	*	.	.	.	3580	2126	73
27.0000		0.4121	0.5879	0.00641	3661	2045	81
27.0000	*	.	.	.	3661	1990	55
28.0000		0.4043	0.5957	0.00642	3699	1952	38
28.0000	*	.	.	.	3699	1918	34
29.0000		0.4024	0.5976	0.00642	3708	1909	9
29.0000	*	.	.	.	3708	1884	25
30.0000		0.3988	0.6012	0.00642	3725	1867	17
30.0000	*	.	.	.	3725	1846	21
31.0000		0.3899	0.6101	0.00642	3766	1805	41
31.0000	*	.	.	.	3766	1800	5
32.0000		0.3873	0.6127	0.00642	3778	1788	12
32.0000	*	.	.	.	3778	1731	57
33.0000		0.3839	0.6161	0.00643	3793	1716	15
33.0000	*	.	.	.	3793	1691	25
34.0000		0.3817	0.6183	0.00643	3803	1681	10
34.0000	*	.	.	.	3803	1630	51
35.0000		0.3782	0.6218	0.00643	3818	1615	15
35.0000	*	.	.	.	3818	1584	31
36.0000		0.3762	0.6238	0.00644	3826	1576	8
36.0000	*	.	.	.	3826	1084	492
37.0000		0.3356	0.6644	0.00675	3943	967	117
37.0000	*	.	.	.	3943	829	138
38.0000		0.3239	0.6761	0.00686	3972	800	29
38.0000	*	.	.	.	3972	703	97
39.0000		0.3165	0.6835	0.00694	3988	687	16
39.0000	*	.	.	.	3988	609	78
40.0000		0.3082	0.6918	0.00706	4004	593	16
40.0000	*	.	.	.	4004	564	29
41.0000							

		0.3060	0.6940	0.00710	4008	560	4
41.0000	*	.	.	.	4008	557	3
42.0000		0.3033	0.6967	0.00714	4013	552	5
42.0000	*	.	.	.	4013	550	2
43.0000		0.2945	0.7055	0.00727	4029	534	16
44.0000		0.2900	0.7100	0.00732	4037	526	8
44.0000	*	.	.	.	4037	514	12
45.0000		0.2883	0.7117	0.00734	4040	511	3
45.0000	*	.	.	.	4040	509	2
46.0000		0.2866	0.7134	0.00737	4043	506	3
46.0000	*	.	.	.	4043	500	6
47.0000		0.2855	0.7145	0.00738	4045	498	2
47.0000	*	.	.	.	4045	481	17
48.0000		0.2837	0.7163	0.00741	4048	478	3
48.0000	*	.	.	.	4048	317	161
49.0000		0.2560	0.7440	0.00819	4079	286	31
49.0000	*	.	.	.	4079	245	41
50.0000		0.2487	0.7513	0.00841	4086	238	7
50.0000	*	.	.	.	4086	193	45
51.0000		0.2461	0.7539	0.00852	4088	191	2
51.0000	*	.	.	.	4088	169	22
52.0000	*	.	.	.	4088	165	4
53.0000		0.2446	0.7554	0.00859	4089	164	1
53.0000	*	.	.	.	4089	161	3
54.0000		0.2431	0.7569	0.00867	4090	160	1
54.0000	*	.	.	.	4090	158	2
55.0000		0.2354	0.7646	0.00906	4095	153	5
55.0000	*	.	.	.	4095	150	3
56.0000	*	.	.	.	4095	143	7
57.0000		0.2321	0.7679	0.00922	4097	141	2
57.0000	*	.	.	.	4097	138	3
58.0000		0.2287	0.7713	0.00939	4099	136	2
58.0000	*	.	.	.	4099	134	2
59.0000	*	.	.	.	4099	110	24
60.0000		0.2246	0.7754	0.00967	4101	108	2
60.0000	*	0.2246	0.7754	.	4101	0	108

Note: The marked survival times are censored observations.

Summary Statistics for Time Variable bigT

Quartile Estimates				
Percent	Point Estimate	95% Confidence Interval		
		Transform	[Lower	Upper)
75	50.0000	LOGLOG	49.0000	58.0000
50	25.0000	LOGLOG	.	.
25	13.0000	LOGLOG	.	.

Mean	Standard Error
30.4210	0.2709

Note: The mean survival time and its standard error were underestimated because the largest observation was censored and the estimation was restricted to the largest event time.

Summary of the Number of Censored and Uncensored Values					
Stratum	startlen	Total	Failed	Censored	Percent Censored
1	1	34033	26136	7897	23.20
2	6	20189	14130	6059	30.01
3	12	6918	4101	2817	40.72
Total		61140	44367	16773	27.43

The SAS System

The LIFETEST Procedure

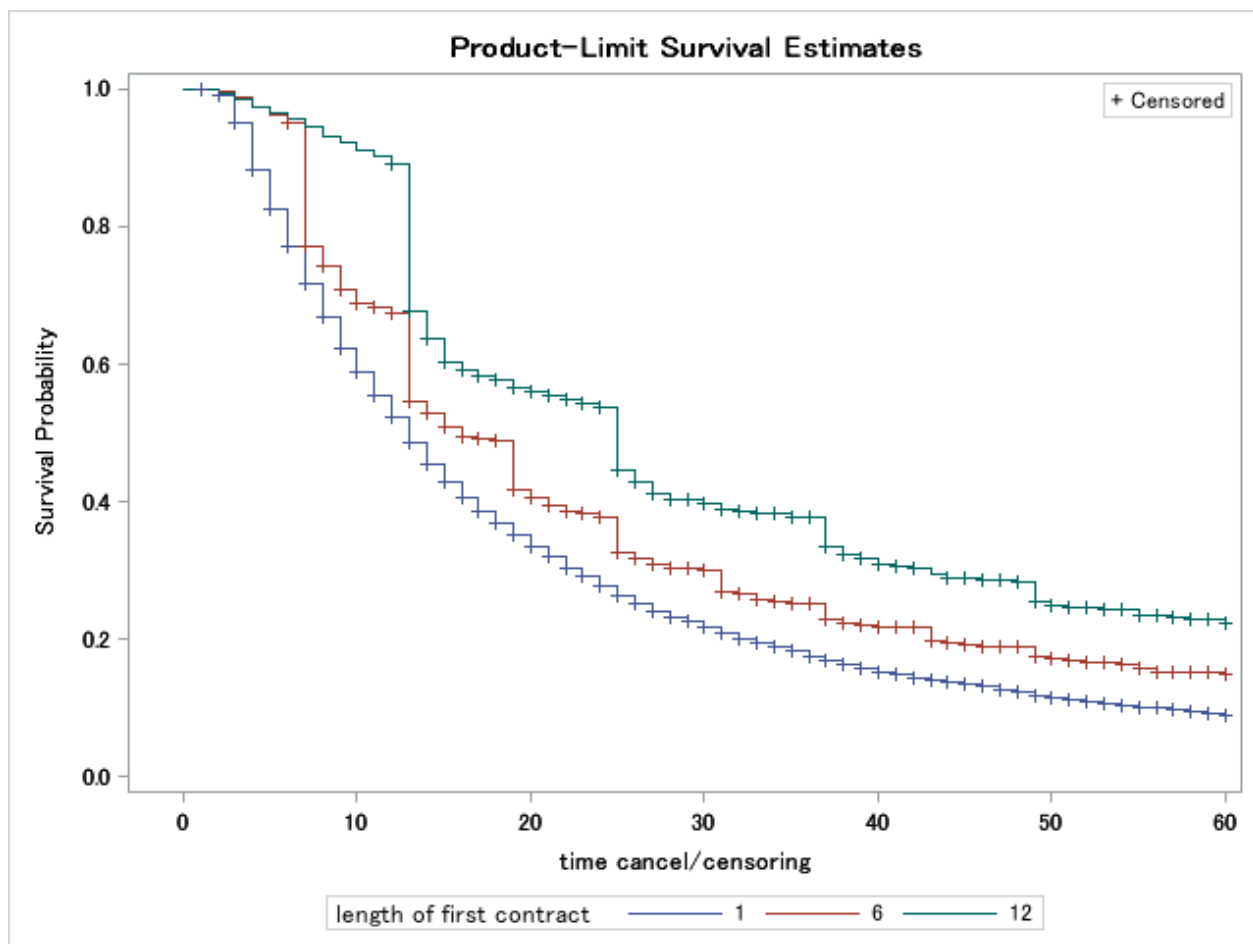
Testing Homogeneity of Survival Curves for bigT over Strata

Rank Statistics		
startlen	Log-Rank	Wilcoxon
1	4145.9	1.8797E8
6	-1610.6	-7.684E7
12	-2535.4	-1.111E8

Covariance Matrix for the Log-Rank Statistics			
startlen	1	6	12
1	10353.9	-7298.0	-3055.9
6	-7298.0	9506.8	-2208.7
12	-3055.9	-2208.7	5264.6

Covariance Matrix for the Wilcoxon Statistics			
startlen	1	6	12
1	1.703E13	-1.23E13	-4.7E12
6	-1.23E13	1.555E13	-3.22E12
12	-4.7E12	-3.22E12	7.919E12

Test of Equality over Strata			
Test	Chi-Square	DF	Pr > Chi-Square
Log-Rank	2054.5135	2	<.0001
Wilcoxon	2604.9267	2	<.0001
-2Log(LR)	1811.2451	2	<.0001



The SAS System

length of first contract=1

bigT	SURVIVAL	clv
1	1.00000	\$23.20
2	0.99130	\$22.77
3	0.95256	\$21.66
4	0.88190	\$19.86
5	0.82523	\$18.40
6	0.77012	\$17.00
7	0.71662	\$15.66
8	0.66796	\$14.45
9	0.62391	\$13.37
10	0.58790	\$12.47
11	0.55530	\$11.66
12	0.52306	\$10.88
13	0.48721	\$10.03
14	0.45517	\$9.28
15	0.43019	\$8.68
16	0.40668	\$8.13
17	0.38546	\$7.63
18	0.36788	\$7.21
19	0.35150	\$6.82
20	0.33530	\$6.44
21	0.31937	\$6.07
22	0.30403	\$5.72
23	0.29131	\$5.43
24	0.27648	\$5.10
25	0.26218	\$4.79
26	0.25079	\$4.54
27	0.24061	\$4.31
28	0.23192	\$4.11
29	0.22479	\$3.95
30	0.21666	\$3.77
31	0.20925	\$3.60
32	0.20173	\$3.44
33	0.19574	\$3.30
34	0.18860	\$3.15

35	0.18265	\$3.02
36	0.17597	\$2.88
37	0.16927	\$2.74
38	0.16346	\$2.62
39	0.15733	\$2.50
40	0.15324	\$2.41
41	0.14890	\$2.32
42	0.14433	\$2.23
43	0.14042	\$2.15
44	0.13730	\$2.08
45	0.13477	\$2.02
46	0.13095	\$1.94
47	0.12753	\$1.87
48	0.12341	\$1.79
49	0.11791	\$1.70
50	0.11577	\$1.65
51	0.11191	\$1.58
52	0.10979	\$1.53
53	0.10690	\$1.48
54	0.10367	\$1.42
55	0.10156	\$1.38
56	0.10047	\$1.35
57	0.09747	\$1.30
58	0.09502	\$1.25
59	0.09160	\$1.19
60	0.08970	\$1.16
startlen		\$376.43

length of first contract=6

bigT	SURVIVAL	clv
2	0.99737	\$22.91
3	0.98881	\$22.49
4	0.97419	\$21.94
5	0.96245	\$21.46
6	0.95096	\$20.99
7	0.77106	\$16.85
8	0.74402	\$16.10
9	0.71001	\$15.21

10	0.68973	\$14.63
11	0.68240	\$14.33
12	0.67518	\$14.04
13	0.54722	\$11.27
14	0.52756	\$10.75
15	0.50748	\$10.24
16	0.49587	\$9.91
17	0.49143	\$9.72
18	0.48751	\$9.55
19	0.41795	\$8.11
20	0.40705	\$7.82
21	0.39487	\$7.51
22	0.38618	\$7.27
23	0.38241	\$7.13
24	0.37805	\$6.98
25	0.32487	\$5.94
26	0.31715	\$5.74
27	0.30927	\$5.54
28	0.30353	\$5.38
29	0.30212	\$5.30
30	0.30037	\$5.22
31	0.26924	\$4.63
32	0.26467	\$4.51
33	0.25886	\$4.37
34	0.25540	\$4.27
35	0.25290	\$4.18
36	0.25116	\$4.11
37	0.22885	\$3.71
38	0.22376	\$3.59
39	0.21947	\$3.49
40	0.21822	\$3.43
41	0.21725	\$3.39
42	0.21611	\$3.33
43	0.19760	\$3.02
44	0.19479	\$2.95
45	0.19170	\$2.87
46	0.18944	\$2.81
47	0.18822	\$2.76
48		

	0.18822	\$2.74
49	0.17502	\$2.52
50	0.17159	\$2.44
51	0.16858	\$2.38
52	0.16674	\$2.33
53	0.16523	\$2.28
54	0.16446	\$2.25
55	0.15798	\$2.14
56	0.15296	\$2.05
57	0.15153	\$2.01
58	0.15102	\$1.99
59	0.15102	\$1.97
60	0.14971	\$1.93
startlen		\$430.79

length of first contract=12

bigT	SURVIVAL	clv
2	0.99378	\$22.83
3	0.98453	\$22.39
4	0.97528	\$21.96
5	0.96545	\$21.52
6	0.95750	\$21.14
7	0.94637	\$20.68
8	0.93264	\$20.18
9	0.92209	\$19.76
10	0.91211	\$19.35
11	0.90402	\$18.99
12	0.89274	\$18.56
13	0.67623	\$13.92
14	0.63857	\$13.02
15	0.60400	\$12.19
16	0.59019	\$11.79
17	0.58411	\$11.56
18	0.57752	\$11.31
19	0.56705	\$11.00
20	0.55946	\$10.74
21	0.55345	\$10.52
22	0.54741	\$10.31

23	0.54213	\$10.10
24	0.53748	\$9.92
25	0.44659	\$8.16
26	0.42847	\$7.75
27	0.41215	\$7.38
28	0.40428	\$7.17
29	0.40238	\$7.07
30	0.39875	\$6.93
31	0.38989	\$6.71
32	0.38730	\$6.60
33	0.38394	\$6.48
34	0.38167	\$6.38
35	0.37816	\$6.26
36	0.37625	\$6.16
37	0.33564	\$5.44
38	0.32390	\$5.20
39	0.31652	\$5.03
40	0.30821	\$4.85
41	0.30602	\$4.77
42	0.30328	\$4.68
43	0.29445	\$4.50
44	0.29004	\$4.39
45	0.28835	\$4.32
46	0.28665	\$4.25
47	0.28550	\$4.19
48	0.28372	\$4.12
49	0.25598	\$3.68
50	0.24866	\$3.54
51	0.24609	\$3.47
52	0.24609	\$3.44
53	0.24459	\$3.38
54	0.24307	\$3.33
55	0.23538	\$3.19
56	0.23538	\$3.16
57	0.23209	\$3.08
58	0.22873	\$3.01
59	0.22873	\$2.98
60	0.22457	\$2.90

		\$541.70
		\$1348.92