$$PIS_m = UPB_{m-1} \times PRE_m \times \frac{PTR_m}{12}$$

$$\text{if } FDP \geq 30$$

$$PIS_m = UPB_{m-1} \times PRE_m \times \frac{PTR_m}{24}$$

$$\text{if } 15 \leq FDP < 30$$