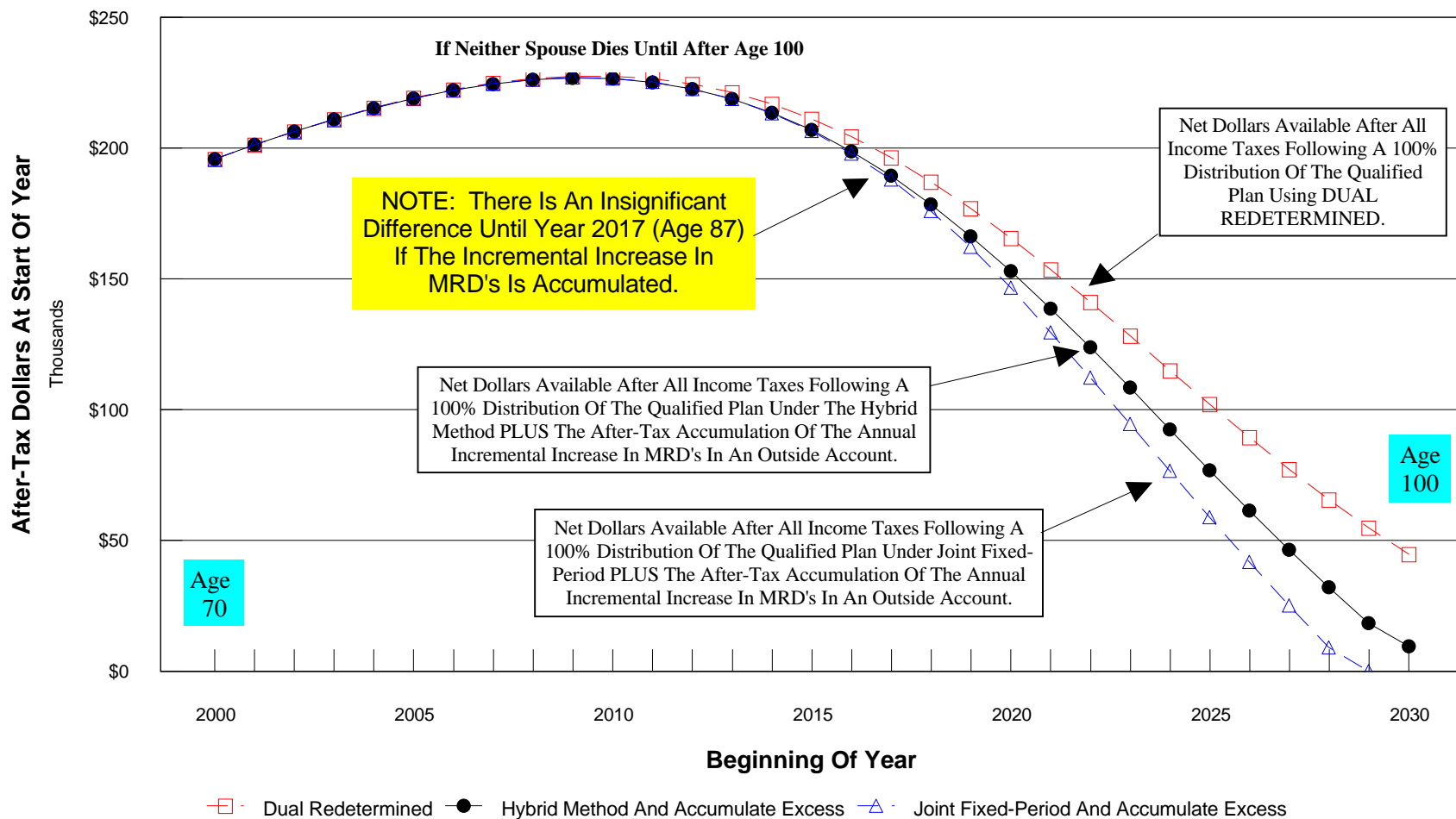


Table 10C

# Net Balance AFTER ALL INCOME TAXES If Distribute 100%

Using Three Separate Methods of Determining JOINT Life Expectancy Available To A Married Participant



Assumptions: (1) Investments Inside The Qualified Plan Earn 8.0%. (2) Investments In The Outside Accumulation Account Earn 8.0% BEFORE Paying 34.7% In Taxes. (3) The Account Balance Was \$300,000 On December 31, 1999. (4) Only Minimum Required Distributions Are Withdrawn Annually Starting In Year 2000.