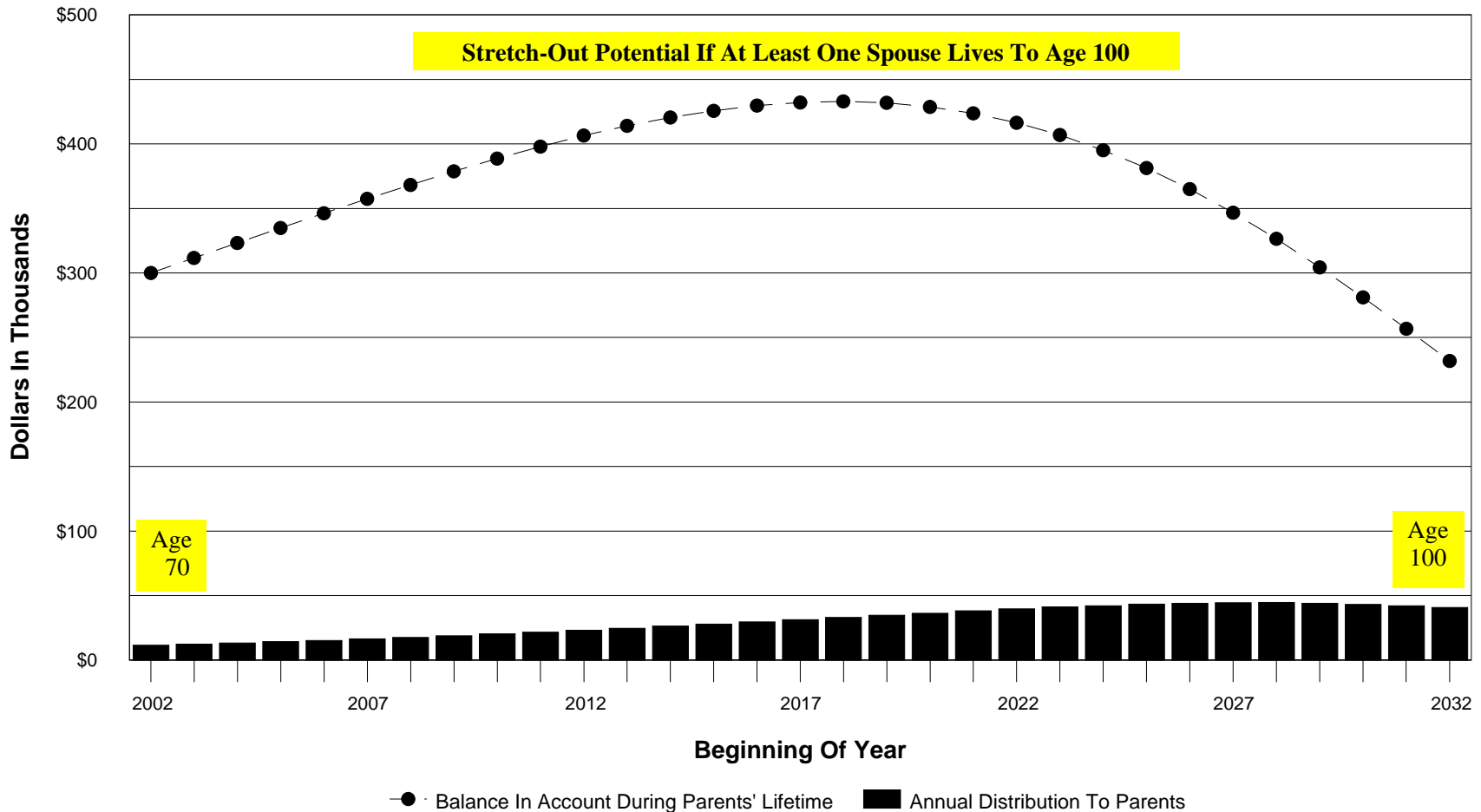


Table 28A

BALANCE REMAINING IN QUALIFIED PLAN And ANNUAL DISTRIBUTIONS

If Participant Names His Or Her Same-Age Spouse As Designated Beneficiary, It Does Not Matter Which Spouse Dies First

NOTE: The Non-Participant Spouse Must Execute A Spousal Rollover In The Event He Or She Is The Surviving Spouse



Assumptions: (1) Participant and Spouse DB Are Both Age 70 and 70½ in 2002. (2) All Investments In The Qualified Plan Earn 8.0% During the Entire Payout Period. (3) The Account Balance Was \$300,000 On December 31, 2001. (4) Only Minimum Required Distributions Are Withdrawn Each Year Starting In Year 2002.