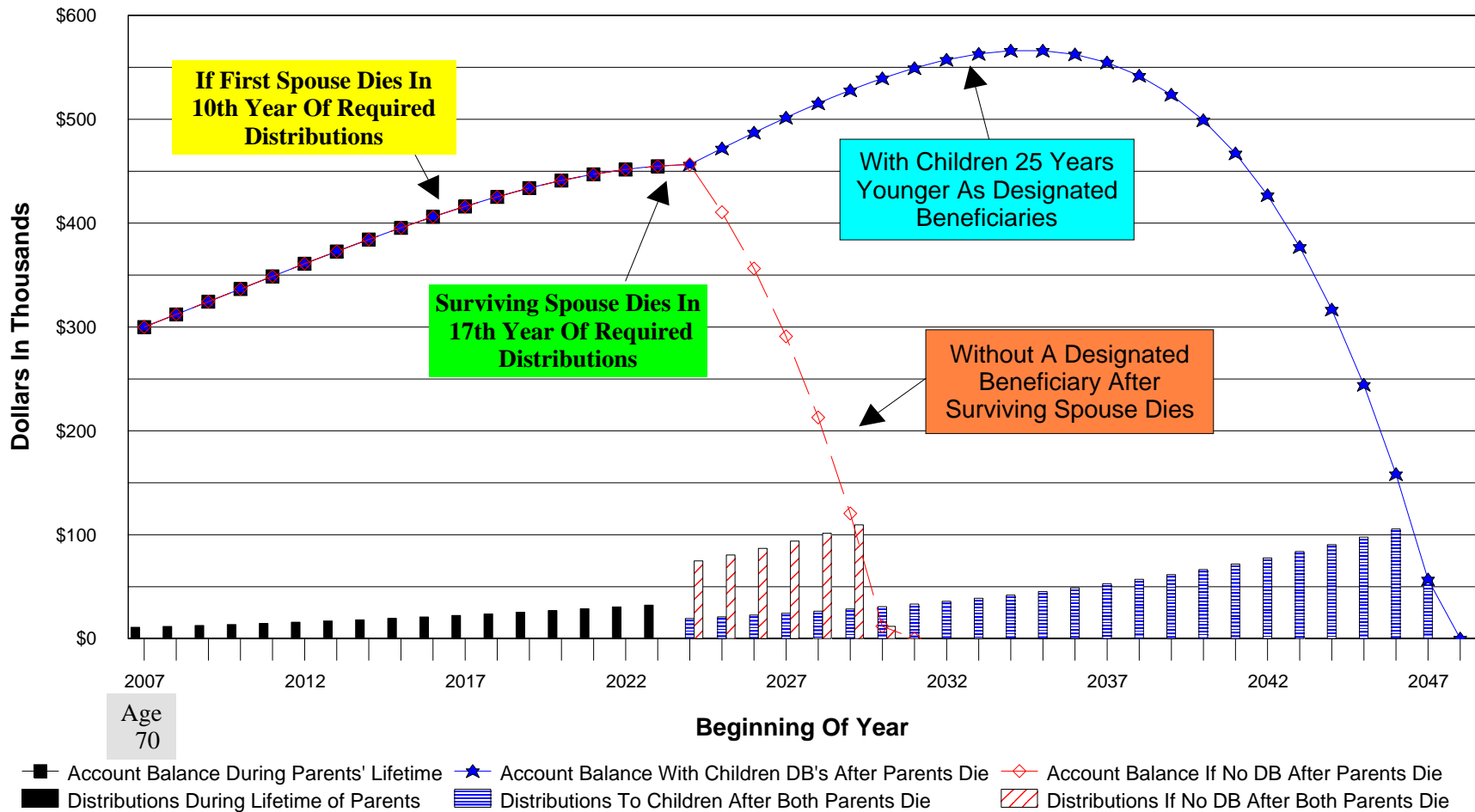


Table 28B

# BALANCE REMAINING IN QUALIFIED PLAN And ANNUAL DISTRIBUTIONS

Postmortem Stretch-Out Potential With Or Without The Children As Designated Beneficiaries Of The Surviving Parent  
If Same-Age Participant and Spouse DB Optimize Stretch-Out During Their Lifetimes



Assumptions: (1) Participant and Spouse DB Are Both Age 70 and 70½ in 2007. (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, 2006. (4) Only Minimum Required Distributions Are Withdrawn Each Year Starting In Year 2007. (5) If The Participant Is The First Spouse To Die, The Survivor Will Transfer All Assets To A Spousal Rollover IRA With The Children As Beneficiaries.