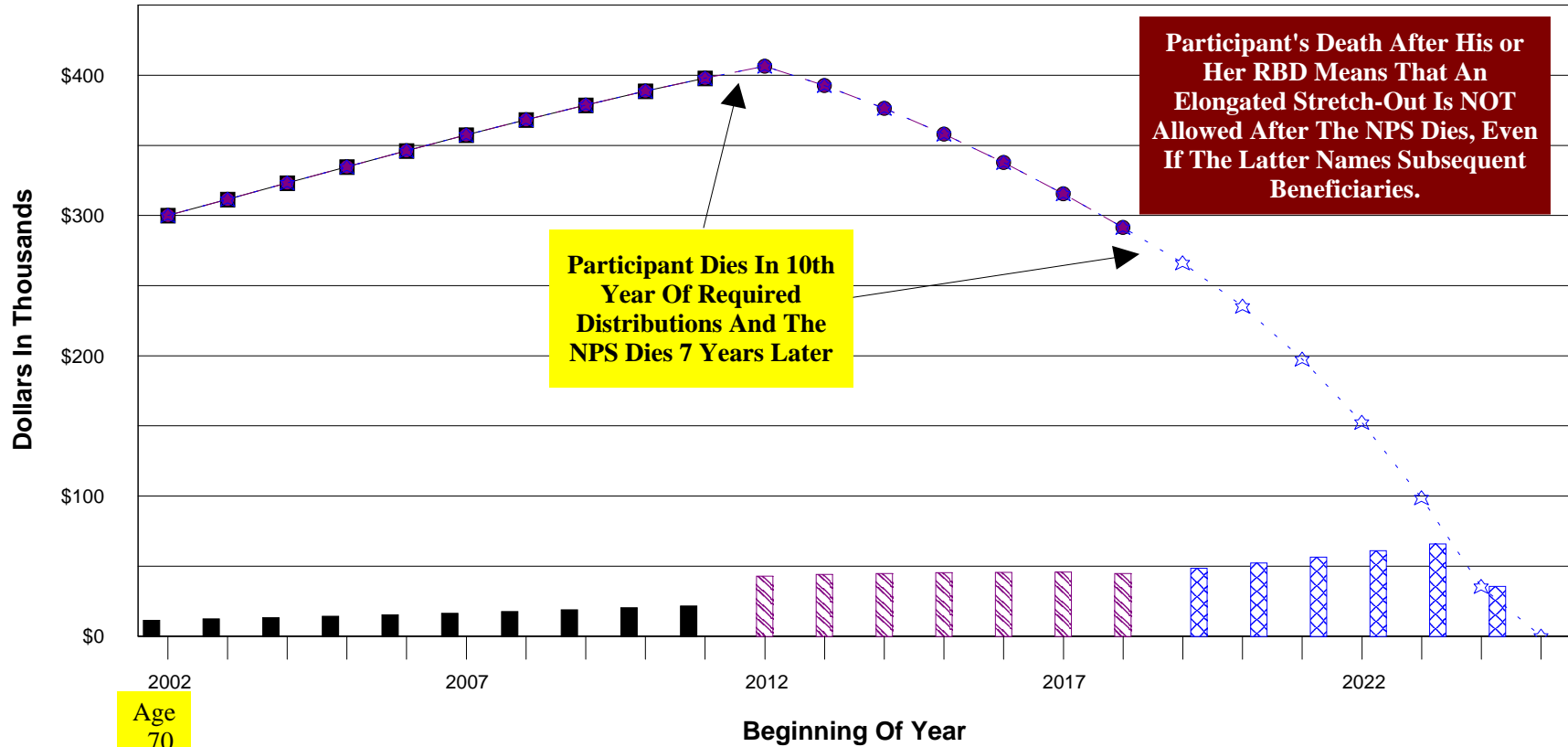


Table 29B

BALANCE REMAINING IN QUALIFIED PLAN And ANNUAL DISTRIBUTIONS

Postmortem Stretch-Out Potential If Participant Dies First BUT Same-Age Spouse DB Fails To Rollover The Account



■ Account Balance During P's Lifetime ● Account Balance While NPS Is Still Alive ☆ Account Balance In Years After 2nd Spouse Dies
 ■ Distributions During P's Lifetime ▨ Distributions During NPS' Remaining Years ▩ Distributions In Years After 2nd Spouse Dies

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 (4) Only Minimum Required Distributions Are Withdrawn Each Year Starting In Year 2002. (5) Following The Participant Spouse's Death The Surviving Spouse Who Is Listed As The Designated Beneficiary Fails To Transfer All Assets To A Spousal Rollover IRA.