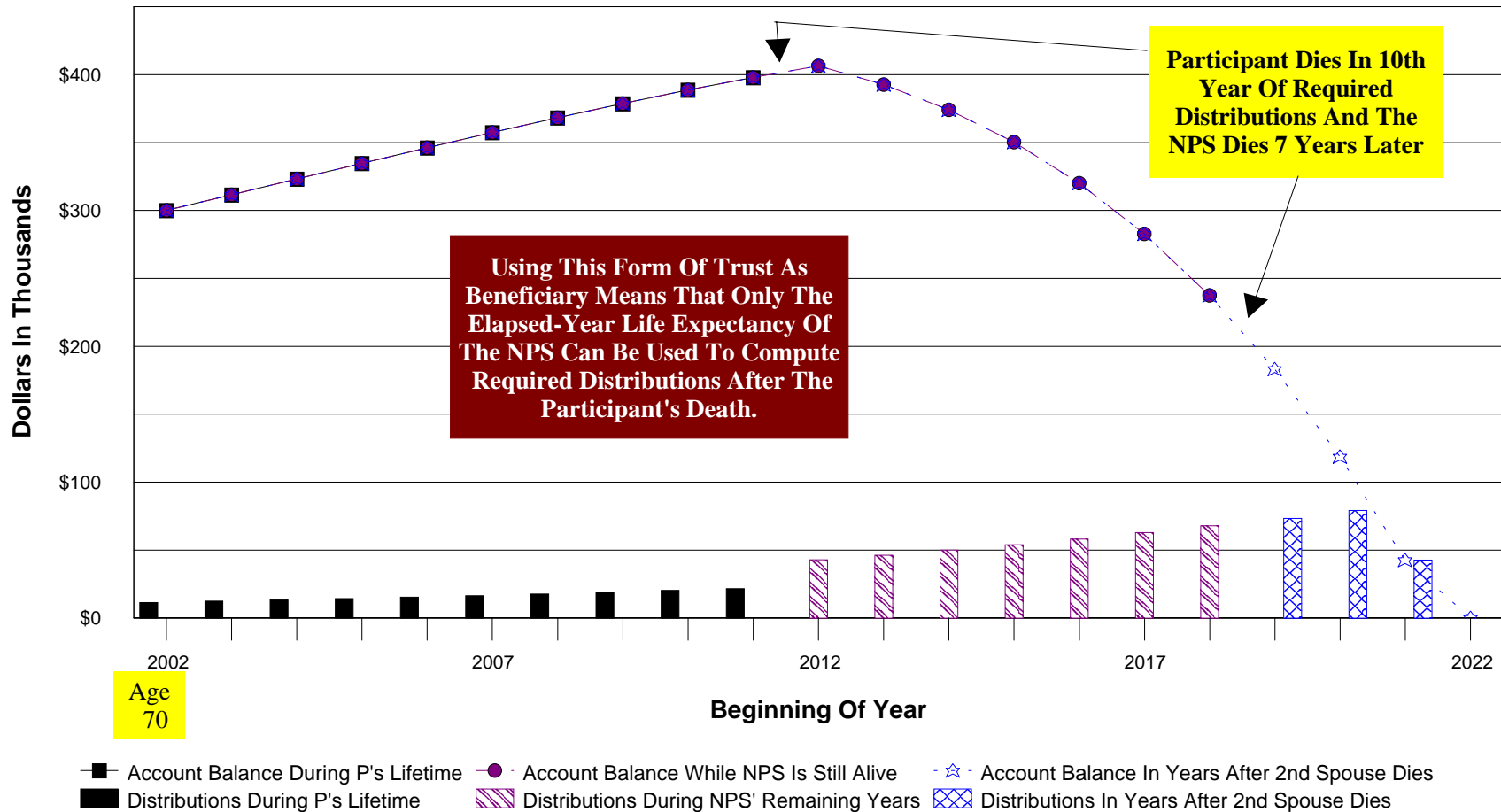


Table 29C

BALANCE REMAINING IN QUALIFIED PLAN And ANNUAL DISTRIBUTIONS

Postmortem Stretch-Out Potential If Participant Dies First With A Bypass Or QTIP Trust As Beneficiary
 The Trust Pays Income Only For Life To The Surviving Non-Participant Spouse And The Remainder To The Children



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 (4) Only Minimum Required Distributions Are Withdrawn Each Year Starting In Year 2002.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 Trustee Withdraws The Greater Of Income Or Minimum Required Distribution Each Year. (6) The Children Are Younger Than The NPS.