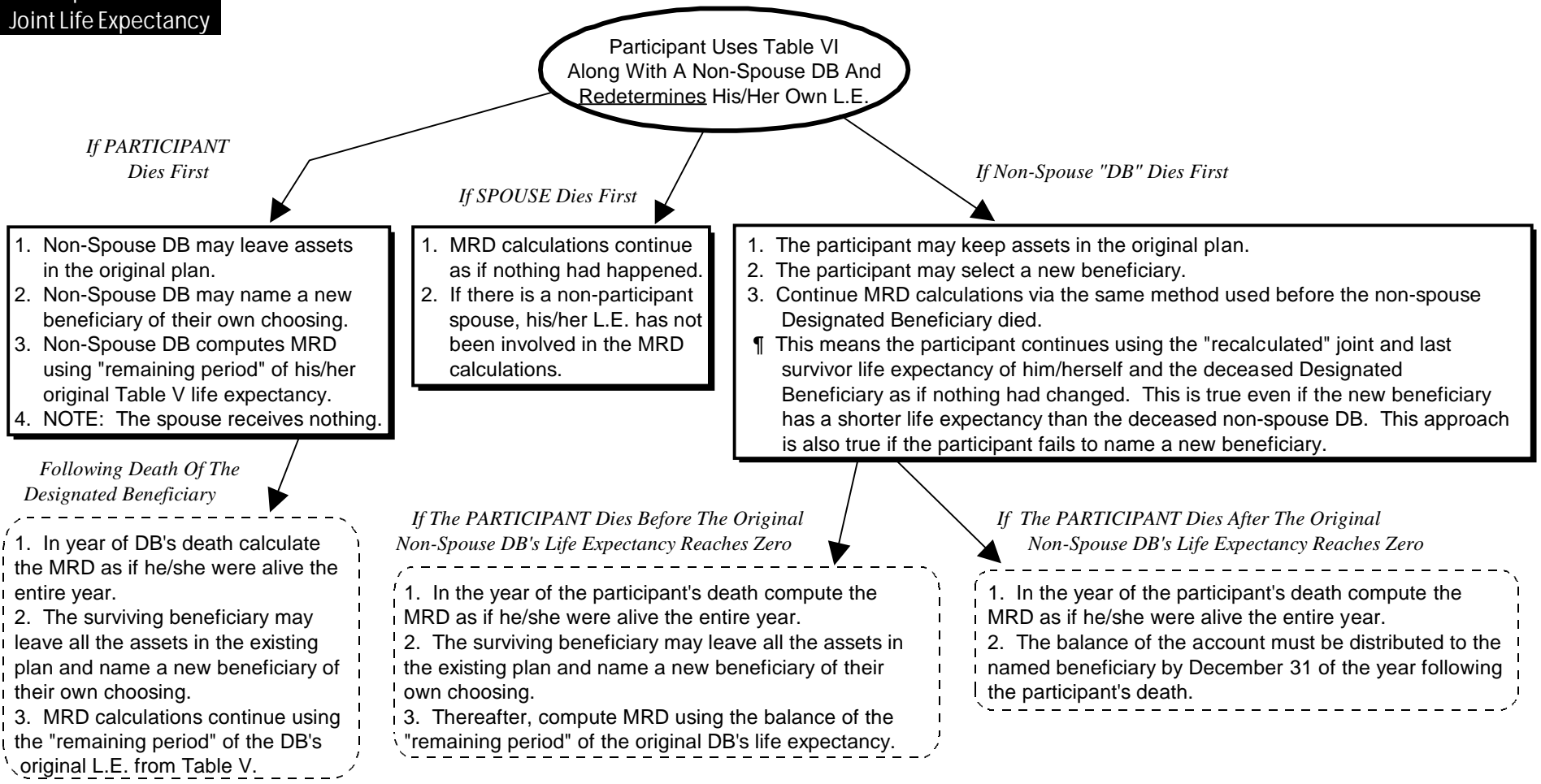


Table 4C
MINIMUM REQUIRED DISTRIBUTION OPTIONS IN THE YEAR FOLLOWING A DEATH
THAT OCCURS AFTER THE REQUIRED BEGINNING DATE

Non-Spouse Is "DB" ##
Joint Life Expectancy



Although a participant may elect to use this method for computing required distributions under §401(a)(9)(A)(ii), the MDIB rules of §1.401(a)(9)-2 could mandate larger distributions from the qualified plan during his or her lifetime. The MDIB rules no longer apply following the year of the participant's death.