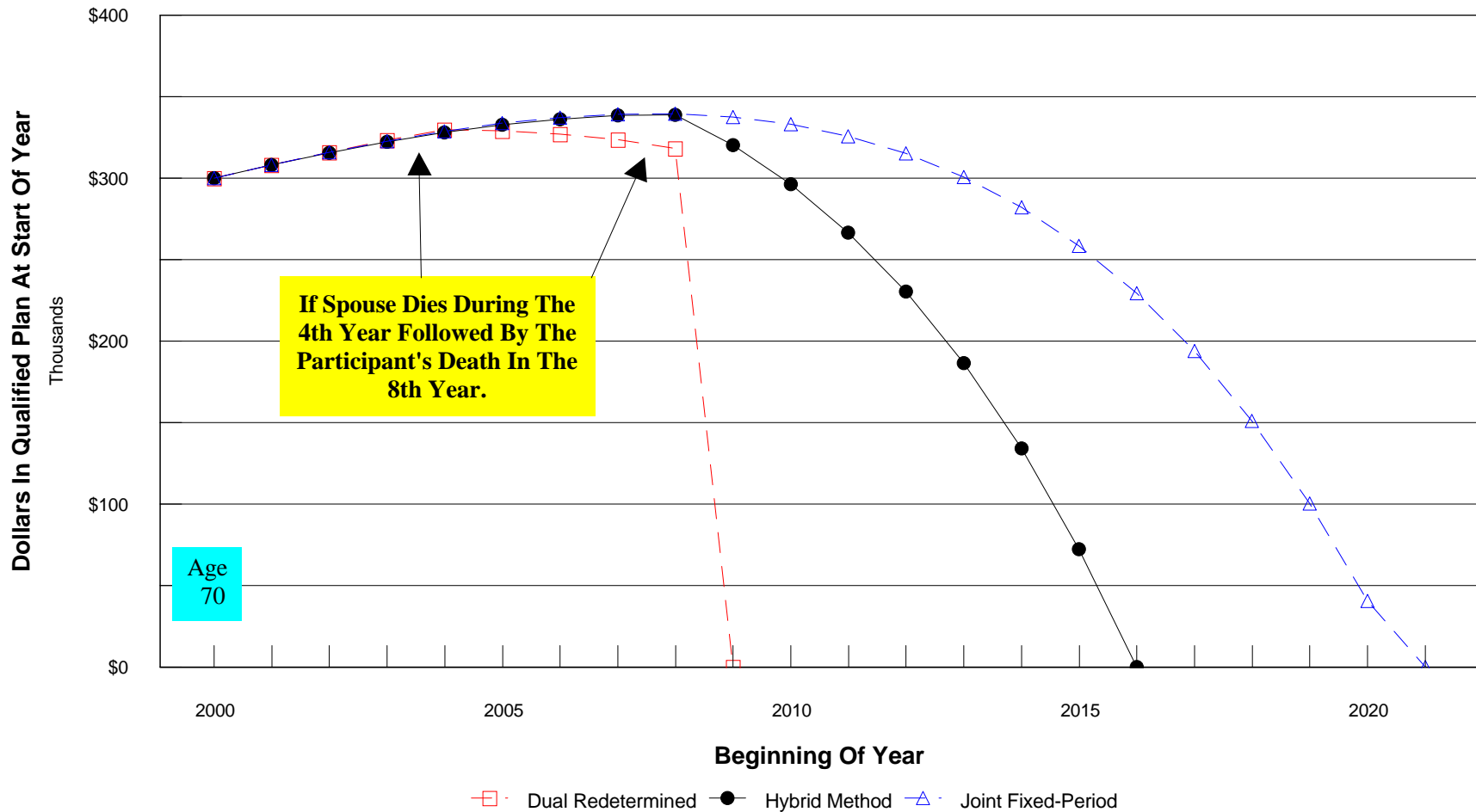


Table 9F

## BALANCE REMAINING IN QUALIFIED PLAN

Using Three Separate Methods Of Determining JOINT Life Expectancy Available To A Married Participant



Assumptions: (1) Participant and Spouse Are BOTH Age 70 With The Spouse As DB. (2) All Qualified Plan Investments Earn 8.0% During The Entire Payout Period. (3) The Account Balance Was \$300,000 On December 31, 1999. (4) Only Minimum Required Distributions Are Withdrawn Annually Starting In 2000.