

Quarterly 100% PBGC Int Rate:

2.75%

Effective for Associates w/Termination Date(s) in Months of:

04/01/10 05/01/10 06/01/10

Multiply annual benefit by the factor to get the lump sum value

Deferred Lump Sum Factors

Yrs/Mths	0	1	2	3	4	5	6	7	8	9	10	11
16	1.37620	1.38096	1.38572	1.39048	1.39523	1.39999	1.40475	1.40951	1.41427	1.41903	1.42378	1.42854
17	1.43330	1.43826	1.44322	1.44818	1.45313	1.45809	1.46305	1.46801	1.47297	1.47793	1.48288	1.48784
18	1.49280	1.49795	1.50310	1.50825	1.51340	1.51855	1.52370	1.52885	1.53400	1.53915	1.54430	1.54945
19	1.55460	1.55997	1.56533	1.57070	1.57607	1.58143	1.58680	1.59217	1.59753	1.60290	1.60827	1.61363
20	1.61900	1.62458	1.63017	1.63575	1.64133	1.64692	1.65250	1.65808	1.66367	1.66925	1.67483	1.68042
21	1.68600	1.69180	1.69760	1.70340	1.70920	1.71500	1.72080	1.72660	1.73240	1.73820	1.74400	1.74980
22	1.75560	1.76164	1.76768	1.77373	1.77977	1.78581	1.79185	1.79789	1.80393	1.80998	1.81602	1.82206
23	1.82810	1.83438	1.84065	1.84693	1.85320	1.85948	1.86575	1.87203	1.87830	1.88458	1.89085	1.89713
24	1.90340	1.90994	1.91648	1.92303	1.92957	1.93611	1.94265	1.94919	1.95573	1.96228	1.96882	1.97536
25	1.98190	1.98870	1.99550	2.00230	2.00910	2.01590	2.02270	2.02950	2.03630	2.04310	2.04990	2.05670
26	2.06350	2.07058	2.07765	2.08473	2.09180	2.09888	2.10595	2.11303	2.12010	2.12718	2.13425	2.14133
27	2.14840	2.15576	2.16312	2.17048	2.17783	2.18519	2.19255	2.19991	2.20727	2.21463	2.22198	2.22934
28	2.23670	2.24437	2.25203	2.25970	2.26737	2.27503	2.28270	2.29037	2.29803	2.30570	2.31337	2.32103
29	2.32870	2.33668	2.34465	2.35263	2.36060	2.36858	2.37655	2.38453	2.39250	2.40048	2.40845	2.41643
30	2.42440	2.43272	2.44103	2.44935	2.45767	2.46598	2.47430	2.48262	2.49093	2.49925	2.50757	2.51588
31	2.52420	2.53287	2.54153	2.55020	2.55887	2.56753	2.57620	2.58487	2.59353	2.60220	2.61087	2.61953
32	2.62820	2.63723	2.64625	2.65528	2.66430	2.67333	2.68235	2.69138	2.70040	2.70943	2.71845	2.72748
33	2.73650	2.74591	2.75532	2.76473	2.77413	2.78354	2.79295	2.80236	2.81177	2.82118	2.83058	2.83999
34	2.84940	2.85923	2.86905	2.87888	2.88870	2.89853	2.90835	2.91818	2.92800	2.93783	2.94765	2.95748
35	2.96730	2.97755	2.98780	2.99805	3.00830	3.01855	3.02880	3.03905	3.04930	3.05955	3.06980	3.08005
36	3.09030	3.10101	3.11172	3.12243	3.13313	3.14384	3.15455	3.16526	3.17597	3.18668	3.19738	3.20809
37	3.21880	3.22998	3.24117	3.25235	3.26353	3.27472	3.28590	3.29708	3.30827	3.31945	3.33063	3.34182
38	3.35300	3.36470	3.37640	3.38810	3.39980	3.41150	3.42320	3.43490	3.44660	3.45830	3.47000	3.48170
39	3.49340	3.50563	3.51787	3.53010	3.54233	3.55457	3.56680	3.57903	3.59127	3.60350	3.61573	3.62797
40	3.64020	3.65301	3.66582	3.67863	3.69143	3.70424	3.71705	3.72986	3.74267	3.75548	3.76828	3.78109
41	3.79390	3.80732	3.82073	3.83415	3.84757	3.86098	3.87440	3.88782	3.90123	3.91465	3.92807	3.94148
42	3.95490	3.96896	3.98302	3.99708	4.01113	4.02519	4.03925	4.05331	4.06737	4.08143	4.09548	4.10954
43	4.12360	4.13836	4.15312	4.16788	4.18263	4.19739	4.21215	4.22691	4.24167	4.25643	4.27118	4.28594
44	4.30070	4.31619	4.33168	4.34718	4.36267	4.37816	4.39365	4.40914	4.42463	4.44013	4.45562	4.47111
45	4.48660	4.50288	4.51917	4.53545	4.55173	4.56802	4.58430	4.60058	4.61687	4.63315	4.64943	4.66572
46	4.68200	4.69914	4.71628	4.73343	4.75057	4.76771	4.78485	4.80199	4.81913	4.83628	4.85342	4.87056
47	4.88770	4.90577	4.92383	4.94190	4.95997	4.97803	4.99610	5.01417	5.03223	5.05030	5.06837	5.08643
48	5.10450	5.12358	5.14265	5.16173	5.18080	5.19988	5.21895	5.23803	5.25710	5.27618	5.29525	5.31433
49	5.33340	5.35355	5.37370	5.39385	5.41400	5.43415	5.45430	5.47445	5.49460	5.51475	5.53490	5.55505
50	5.57520	5.59652	5.61783	5.63915	5.66047	5.68178	5.70310	5.72442	5.74573	5.76705	5.78837	5.80968
51	5.83100	5.85358	5.87617	5.89875	5.92133	5.94392	5.96650	5.98908	6.01167	6.03425	6.05683	6.07942
52	6.10200	6.12599	6.14998	6.17398	6.19797	6.22196	6.24595	6.26994	6.29393	6.31793	6.34192	6.36591
53	6.38990	6.41541	6.44092	6.46643	6.49193	6.51744	6.54295	6.56846	6.59397	6.61948	6.64498	6.67049
54	6.69600	6.72317	6.75033	6.77750	6.80467	6.83183	6.85900	6.88617	6.91333	6.94050	6.96767	6.99483
55	7.02200	7.05095	7.07990	7.10885	7.13780	7.16675	7.19570	7.22465	7.25360	7.28255	7.31150	7.34045
56	7.36940	7.40033	7.43127	7.46220	7.49313	7.52407	7.55500	7.58593	7.61687	7.64780	7.67873	7.70967
57	7.74060	7.77374	7.80688	7.84003	7.87317	7.90631	7.93945	7.97259	8.00573	8.03888	8.07202	8.10516
58	8.13830	8.17389	8.20948	8.24508	8.28067	8.31626	8.35185	8.38744	8.42303	8.45863	8.49422	8.52981
59	8.56540	8.60369	8.64198	8.68028	8.71857	8.75686	8.79515	8.83344	8.87173	8.91003	8.94832	8.98661
60	9.02490	9.06622	9.10753	9.14885	9.19017	9.23148	9.27280	9.31412	9.35543	9.39675	9.43807	9.47938
61	9.52070	9.56544	9.61018	9.65493	9.69967	9.74441	9.78915	9.83389	9.87863	9.92338	9.96812	10.01286
62	10.05760	10.10621	10.15482	10.20343	10.25203	10.30064	10.34925	10.39786	10.44647	10.49508	10.54368	10.59229
63	10.64090	10.69393	10.74695	10.79998	10.85300	10.90603	10.95905	11.01208	11.06510	11.11813	11.17115	11.22418
64	11.27720	11.33527	11.39333	11.45140	11.50947	11.56753	11.62560	11.68367	11.74173	11.79980	11.85787	11.91593
65	11.97400	11.93946	11.90492	11.87038	11.83583	11.80129	11.76675	11.73221	11.69767	11.66313	11.62858	11.59404
66	11.55950	11.52546	11.49142	11.45738	11.42333	11.38929	11.35525	11.32121	11.28717	11.25313	11.21908	11.18504
67	11.15100	11.11741	11.08382	11.05023	11.01663	10.98304	10.94945	10.91586	10.88227	10.84868	10.81508	10.78149

Quarterly 100% PBGC Int Rate:

2.75%

Quarterly 120% PBGC Int Rate:

3.30%

Effective for Associates w/Termination Date(s) in Months of:

04/01/10 05/01/10 06/01/10

Multiply annual benefit by the factor to get the lump sum value

Immediate Lump Sum Factors

Yrs/Mths	0	1	2	3	4	5	6	7	8	9	10	11
16	25.53750	25.52600	25.51450	25.50300	25.49150	25.48001	25.46851	25.45701	25.44551	25.43401	25.42251	25.41102
17	25.39950	25.38757	25.37563	25.36368	25.35174	25.33980	25.32785	25.31591	25.30396	25.29202	25.28007	25.26813
18	25.25620	25.24377	25.23135	25.21893	25.20652	25.19410	25.18168	25.16926	25.15684	25.14443	25.13201	25.11959
19	25.10720	25.09426	25.08134	25.06842	25.05550	25.04259	25.02967	25.01675	25.00383	24.99092	24.97800	24.96508
20	24.95220	24.93872	24.92527	24.91183	24.89838	24.88494	24.87149	24.85804	24.84460	24.83115	24.81771	24.80426
21	24.79080	24.77681	24.76281	24.74881	24.73481	24.72081	24.70681	24.69281	24.67881	24.66481	24.65081	24.63681
22	24.62280	24.60823	24.59365	24.57907	24.56449	24.54991	24.53533	24.52075	24.50617	24.49159	24.47701	24.46243
23	24.44790	24.43266	24.41748	24.40229	24.38710	24.37192	24.35673	24.34154	24.32636	24.31117	24.29598	24.28080
24	24.26560	24.24986	24.23412	24.21838	24.20264	24.18689	24.17115	24.15541	24.13966	24.12392	24.10818	24.09243
25	24.07670	24.06037	24.04404	24.02772	24.01140	23.99508	23.97876	23.96243	23.94611	23.92979	23.91347	23.89715
26	23.88080	23.86390	23.84698	23.83005	23.81313	23.79620	23.77928	23.76235	23.74543	23.72851	23.71158	23.69466
27	23.67770	23.66018	23.64263	23.62508	23.60753	23.58999	23.57244	23.55489	23.53734	23.51979	23.50224	23.48469
28	23.46710	23.44894	23.43074	23.41254	23.39434	23.37615	23.35795	23.33975	23.32155	23.30335	23.28515	23.26696
29	23.24880	23.22999	23.21122	23.19245	23.17368	23.15491	23.13614	23.11737	23.09860	23.07983	23.06106	23.04229
30	23.02350	23.00417	22.98481	22.96546	22.94610	22.92674	22.90739	22.88803	22.86868	22.84932	22.82997	22.81061
31	22.79130	22.77130	22.75134	22.73138	22.71142	22.69146	22.67150	22.65154	22.63158	22.61162	22.59166	22.57170
32	22.55170	22.53117	22.51058	22.49000	22.46942	22.44884	22.42826	22.40768	22.38710	22.36652	22.34594	22.32536
33	22.30480	22.28356	22.26234	22.24112	22.21990	22.19869	22.17747	22.15625	22.13503	22.11381	22.09259	22.07137
34	22.05020	22.02837	22.00659	21.98481	21.96303	21.94125	21.91947	21.89769	21.87591	21.85413	21.83235	21.81057
35	21.78880	21.76644	21.74410	21.72176	21.69941	21.67707	21.65473	21.63238	21.61004	21.58770	21.56536	21.54301
36	21.52070	21.49776	21.47486	21.45196	21.42905	21.40615	21.38324	21.36034	21.33743	21.31453	21.29162	21.26872
37	21.24580	21.22235	21.19889	21.17542	21.15196	21.12850	21.10503	21.08157	21.05810	21.03464	21.01118	20.98771
38	20.96420	20.94023	20.91622	20.89220	20.86819	20.84417	20.82016	20.79614	20.77213	20.74811	20.72410	20.70008
39	20.67610	20.65149	20.62690	20.60232	20.57774	20.55316	20.52858	20.50400	20.47942	20.45484	20.43026	20.40568
40	20.38110	20.35596	20.33082	20.30568	20.28054	20.25541	20.23027	20.20513	20.17999	20.15485	20.12972	20.10458
41	20.07940	20.05376	20.02808	20.00240	19.97671	19.95103	19.92535	19.89967	19.87399	19.84831	19.82262	19.79694
42	19.77130	19.74505	19.71884	19.69263	19.66642	19.64021	19.61400	19.58779	19.56158	19.53537	19.50916	19.48295
43	19.45670	19.43003	19.40331	19.37659	19.34988	19.32316	19.29645	19.26973	19.24302	19.21630	19.18959	19.16287
44	19.13620	19.10893	19.08170	19.05447	19.02724	19.00001	18.97278	18.94555	18.91832	18.89109	18.86387	18.83664
45	18.80940	18.78169	18.75398	18.72626	18.69854	18.67083	18.64311	18.61539	18.58768	18.55996	18.53224	18.50453
46	18.47680	18.44864	18.42047	18.39230	18.36413	18.33596	18.30779	18.27962	18.25145	18.22328	18.19511	18.16693
47	18.13880	18.11018	18.08160	18.05302	18.02443	17.99585	17.96727	17.93868	17.91010	17.88152	17.85294	17.82435
48	17.79580	17.76680	17.73783	17.70887	17.67990	17.65093	17.62196	17.59299	17.56403	17.53506	17.50609	17.47712
49	17.44820	17.41878	17.38940	17.36003	17.33065	17.30127	17.27190	17.24252	17.21315	17.18377	17.15440	17.12502
50	17.09560	17.06588	17.03612	17.00636	16.97660	16.94684	16.91707	16.88731	16.85755	16.82779	16.79803	16.76827
51	16.73850	16.70840	16.67830	16.64821	16.61811	16.58801	16.55791	16.52781	16.49771	16.46761	16.43751	16.40741
52	16.37730	16.34693	16.31655	16.28618	16.25580	16.22542	16.19504	16.16466	16.13428	16.10390	16.07352	16.04314
53	16.01280	15.98210	15.95143	15.92077	15.89010	15.85944	15.82877	15.79811	15.76744	15.73677	15.70611	15.67544
54	15.64480	15.61383	15.58288	15.55193	15.52099	15.49004	15.45909	15.42814	15.39720	15.36625	15.33530	15.30435
55	15.27340	15.24215	15.21088	15.17962	15.14836	15.11710	15.08584	15.05458	15.02332	14.99206	14.96079	14.92953
56	14.89830	14.86674	14.83522	14.80369	14.77216	14.74064	14.70911	14.67758	14.64606	14.61453	14.58300	14.55148
57	14.51990	14.48821	14.45647	14.42473	14.39300	14.36126	14.32952	14.29778	14.26604	14.23430	14.20257	14.17083
58	14.13910	14.10720	14.07531	14.04343	14.01154	13.97965	13.94776	13.91587	13.88399	13.85210	13.82021	13.78832
59	13.75640	13.72437	13.69230	13.66024	13.62817	13.59611	13.56404	13.53198	13.49991	13.46784	13.43578	13.40371
60	13.37160	13.33946	13.30728	13.27509	13.24291	13.21072	13.17854	13.14635	13.11417	13.08198	13.04980	13.01761
61	12.98540	12.95319	12.92095	12.88871	12.85648	12.82424	12.79200	12.75976	12.72752	12.69529	12.66305	12.63081
62	12.59860	12.56635	12.53414	12.50192	12.46970	12.43749	12.40527	12.37305	12.34084	12.30862	12.27640	12.24419
63	12.21200	12.17986	12.14775	12.11564	12.08353	12.05141	12.01930	11.98719	11.95508	11.92297	11.89086	11.85875
64	11.82660	11.79468	11.76273	11.73078	11.69883	11.66688	11.63493	11.60298	11.57103	11.53908	11.50713	11.47517
65	11.44320	11.41153	11.37984	11.34815	11.31645	11.28476	11.25307	11.22138	11.18969	11.15799	11.12630	11.09461
66	11.06290	11.03159	11.00027	10.96895	10.93763	10.90631	10.87498	10.84366	10.81234	10.78102	10.74969	10.71837
67	10.68700	10.65606	10.62508	10.59409	10.56311	10.53212	10.50114	10.47015	10.43917	10.40819	10.37720	10.34622
68	10.31520	10.28447	10.25371	10.22294	10.19218	10.16142	10.13066	10.09989	10.06913	10.03837	10.00761	9.97685
69	9.94610	9.91544	9.88479	9.85415	9.82350	9.79285	9.76221	9.73156	9.70092	9.67027	9.63963	9.60898
70	9.57830	9.54785	9.51737	9.48689	9.45640	9.42592	9.39544	9.36495	9.33447	9.30399	9.27351	9.24302

Quarterly 100% PBGC Int Rate:

2.75%
3.30%

Quarterly 120% PBGC Int Rate:

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Deferred Lump Sum Factors

Yrs/Mths	0	1	2	3	4	5	6	7	8	9	10	11
16	0.90350	0.90723	0.91095	0.91468	0.91840	0.92213	0.92585	0.92958	0.93330	0.93703	0.94075	0.94448
17	0.94820	0.95212	0.95603	0.95995	0.96387	0.96778	0.97170	0.97562	0.97953	0.98345	0.98737	0.99128
18	0.99520	0.99930	1.00340	1.00750	1.01160	1.01570	1.01980	1.02390	1.02800	1.03210	1.03620	1.04030
19	1.04440	1.04870	1.05300	1.05730	1.06160	1.06590	1.07020	1.07450	1.07880	1.08310	1.08740	1.09170
20	1.09600	1.10051	1.10502	1.10953	1.11403	1.11854	1.12305	1.12756	1.13207	1.13658	1.14108	1.14559
21	1.15010	1.15483	1.15955	1.16428	1.16900	1.17373	1.17845	1.18318	1.18790	1.19263	1.19735	1.20208
22	1.20680	1.21176	1.21672	1.22168	1.22663	1.23159	1.23655	1.24151	1.24647	1.25143	1.25638	1.26134
23	1.26630	1.27149	1.27668	1.28188	1.28707	1.29226	1.29745	1.30264	1.30783	1.31303	1.31822	1.32341
24	1.32860	1.33405	1.33950	1.34495	1.35040	1.35585	1.36130	1.36675	1.37220	1.37765	1.38310	1.38855
25	1.39400	1.39972	1.40543	1.41115	1.41687	1.42258	1.42830	1.43402	1.43973	1.44545	1.45117	1.45688
26	1.46260	1.46859	1.47458	1.48058	1.48657	1.49256	1.49855	1.50454	1.51053	1.51653	1.52252	1.52851
27	1.53450	1.54078	1.54707	1.55335	1.55963	1.56592	1.57220	1.57848	1.58477	1.59105	1.59733	1.60362
28	1.60990	1.61648	1.62307	1.62965	1.63623	1.64282	1.64940	1.65598	1.66257	1.66915	1.67573	1.68232
29	1.68890	1.69582	1.70273	1.70965	1.71657	1.72348	1.73040	1.73732	1.74423	1.75115	1.75807	1.76498
30	1.77190	1.77916	1.78642	1.79368	1.80093	1.80819	1.81545	1.82271	1.82997	1.83723	1.84448	1.85174
31	1.85900	1.86663	1.87425	1.88188	1.88950	1.89713	1.90475	1.91238	1.92000	1.92763	1.93525	1.94288
32	1.95050	1.95850	1.96650	1.97450	1.98250	1.99050	1.99850	2.00650	2.01450	2.02250	2.03050	2.03850
33	2.04650	2.05491	2.06332	2.07173	2.08013	2.08854	2.09695	2.10536	2.11377	2.12218	2.13058	2.13899
34	2.14740	2.15623	2.16505	2.17388	2.18270	2.19153	2.20035	2.20918	2.21800	2.22683	2.23565	2.24448
35	2.25330	2.26259	2.27188	2.28118	2.29047	2.29976	2.30905	2.31834	2.32763	2.33693	2.34622	2.35551
36	2.36480	2.37458	2.38435	2.39413	2.40390	2.41368	2.42345	2.43323	2.44300	2.45278	2.46255	2.47233
37	2.48210	2.49238	2.50267	2.51295	2.52323	2.53352	2.54380	2.55408	2.56437	2.57465	2.58493	2.59522
38	2.60550	2.61633	2.62717	2.63800	2.64883	2.65967	2.67050	2.68133	2.69217	2.70300	2.71383	2.72467
39	2.73550	2.74691	2.75832	2.76973	2.78113	2.79254	2.80395	2.81536	2.82677	2.83818	2.84958	2.86099
40	2.87240	2.88442	2.89643	2.90845	2.92047	2.93248	2.94450	2.95652	2.96853	2.98055	2.99257	3.00458
41	3.01660	3.02928	3.04197	3.05465	3.06733	3.08002	3.09270	3.10538	3.11807	3.13075	3.14343	3.15612
42	3.16880	3.18218	3.19557	3.20895	3.22233	3.23572	3.24910	3.26248	3.27587	3.28925	3.30263	3.31602
43	3.32940	3.34354	3.35768	3.37183	3.38597	3.40011	3.41425	3.42839	3.44253	3.45668	3.47082	3.48496
44	3.49910	3.51405	3.52900	3.54395	3.55890	3.57385	3.58880	3.60375	3.61870	3.63365	3.64860	3.66355
45	3.67850	3.69431	3.71012	3.72593	3.74173	3.75754	3.77335	3.78916	3.80497	3.82078	3.83658	3.85239
46	3.86820	3.88495	3.90170	3.91845	3.93520	3.95195	3.96870	3.98545	4.00220	4.01895	4.03570	4.05245
47	4.06920	4.08697	4.10473	4.12250	4.14027	4.15803	4.17580	4.19357	4.21133	4.22910	4.24687	4.26463
48	4.28240	4.30128	4.32015	4.33903	4.35790	4.37678	4.39565	4.41453	4.43340	4.45228	4.47115	4.49003
49	4.50890	4.52896	4.54902	4.56908	4.58913	4.60919	4.62925	4.64931	4.66937	4.68943	4.70948	4.72954
50	4.74960	4.77094	4.79228	4.81363	4.83497	4.85631	4.87765	4.89899	4.92033	4.94168	4.96302	4.98436
51	5.00570	5.02844	5.05118	5.07393	5.09667	5.11941	5.14215	5.16489	5.18763	5.21038	5.23312	5.25586
52	5.27860	5.30290	5.32720	5.35150	5.37580	5.40010	5.42440	5.44870	5.47300	5.49730	5.52160	5.54590
53	5.57020	5.59618	5.62215	5.64813	5.67410	5.70008	5.72605	5.75203	5.77800	5.80398	5.82995	5.85593
54	5.88190	5.90972	5.93753	5.96535	5.99317	6.02098	6.04880	6.07662	6.10443	6.13225	6.16007	6.18788
55	6.21570	6.24551	6.27532	6.30513	6.33493	6.36474	6.39455	6.42436	6.45417	6.48398	6.51378	6.54359
56	6.57340	6.60543	6.63745	6.66948	6.70150	6.73353	6.76555	6.79758	6.82960	6.86163	6.89365	6.92568
57	6.95770	6.99217	7.02663	7.06110	7.09557	7.13003	7.16450	7.19897	7.23343	7.26790	7.30237	7.33683
58	7.37130	7.40852	7.44573	7.48295	7.52017	7.55738	7.59460	7.63182	7.66903	7.70625	7.74347	7.78068
59	7.81790	7.85813	7.89837	7.93860	7.97883	8.01907	8.05930	8.09953	8.13977	8.18000	8.22023	8.26047
60	8.30070	8.34432	8.38793	8.43155	8.47517	8.51878	8.56240	8.60602	8.64963	8.69325	8.73687	8.78048
61	8.82410	8.87153	8.91897	8.96640	9.01383	9.06127	9.10870	9.15613	9.20357	9.25100	9.29843	9.34587
62	9.39330	9.44507	9.49683	9.54860	9.60037	9.65213	9.70390	9.75567	9.80743	9.85920	9.91097	9.96273
63	10.01450	10.07122	10.12793	10.18465	10.24137	10.29808	10.35480	10.41152	10.46823	10.52495	10.58167	10.63838
64	10.69510	10.75744	10.81978	10.88213	10.94447	11.00681	11.06915	11.13149	11.19383	11.25618	11.31852	11.38086
65	11.44320	11.41151	11.37982	11.34813	11.31643	11.28474	11.25305	11.22136	11.18967	11.15798	11.12628	11.09459
66	11.06290	11.03158	11.00025	10.96893	10.93760	10.90628	10.87495	10.84363	10.81230	10.78098	10.74965	10.71833
67	10.68700	10.65602	10.62503	10.59405	10.56307	10.53208	10.50110	10.47012	10.43913	10.40815	10.37717	10.34618
68	10.31520	10.28444	10.25368	10.22293	10.19217	10.16141	10.13065	10.09989	10.06913	10.03838	10.00762	9.97686
69	9.94610	9.91545	9.88480	9.85415	9.82350	9.79285	9.76220	9.73155	9.70090	9.67025	9.63960	9.60895
70	9.57830	9.54782	9.51733	9.48685	9.45637	9.42588	9.39540	9.36492	9.33443	9.30395	9.27347	9.24298

Quarterly 30 Yr GATT Int Rate: **4.62%**

Effective for Associates w/Benefit Commencement Date(s): **04/01/10 05/01/10 06/01/10**

Multiply annual benefit by the factor to get the lump sum value

Immediate Lump Sum Factors

Yrs/Mths	0	1	2	3	4	5	6	7	8	9	10	11
16	20.88520	20.88046	20.87572	20.87098	20.86623	20.86149	20.85675	20.85201	20.84727	20.84253	20.83778	20.83304
17	20.82830	20.82335	20.81840	20.81345	20.80850	20.80355	20.79860	20.79365	20.78870	20.78375	20.77880	20.77385
18	20.76890	20.76373	20.75855	20.75338	20.74820	20.74303	20.73785	20.73268	20.72750	20.72233	20.71715	20.71198
19	20.70680	20.70140	20.69600	20.69060	20.68520	20.67980	20.67440	20.66900	20.66360	20.65820	20.65280	20.64740
20	20.64200	20.63635	20.63070	20.62505	20.61940	20.61375	20.60810	20.60245	20.59680	20.59115	20.58550	20.57985
21	20.57420	20.56830	20.56240	20.55650	20.55060	20.54470	20.53880	20.53290	20.52700	20.52110	20.51520	20.50930
22	20.50340	20.49724	20.49108	20.48493	20.47877	20.47261	20.46645	20.46029	20.45413	20.44798	20.44182	20.43566
23	20.42950	20.42307	20.41663	20.41020	20.40377	20.39733	20.39090	20.38447	20.37803	20.37160	20.36517	20.35873
24	20.35230	20.34559	20.33888	20.33218	20.32547	20.31876	20.31205	20.30534	20.29863	20.29193	20.28522	20.27851
25	20.27180	20.26481	20.25782	20.25083	20.24383	20.23684	20.22985	20.22286	20.21587	20.20888	20.20188	20.19489
26	20.18790	20.18062	20.17333	20.16605	20.15877	20.15148	20.14420	20.13692	20.12963	20.12235	20.11507	20.10778
27	20.10050	20.09290	20.08530	20.07770	20.07010	20.06250	20.05490	20.04730	20.03970	20.03210	20.02450	20.01690
28	20.00930	20.00136	19.99342	19.98548	19.97753	19.96959	19.96165	19.95371	19.94577	19.93783	19.92988	19.92194
29	19.91400	19.90571	19.89742	19.88913	19.88083	19.87254	19.86425	19.85596	19.84767	19.83938	19.83108	19.82279
30	19.81450	19.80588	19.79725	19.78863	19.78000	19.77138	19.76275	19.75413	19.74550	19.73688	19.72825	19.71963
31	19.71100	19.70204	19.69308	19.68413	19.67517	19.66621	19.65725	19.64829	19.63933	19.63038	19.62142	19.61246
32	19.60350	19.59421	19.58492	19.57563	19.56633	19.55704	19.54775	19.53846	19.52917	19.51988	19.51058	19.50129
33	19.49200	19.48234	19.47268	19.46303	19.45337	19.44371	19.43405	19.42439	19.41473	19.40508	19.39542	19.38576
34	19.37610	19.36607	19.35603	19.34600	19.33597	19.32593	19.31590	19.30587	19.29583	19.28580	19.27577	19.26573
35	19.25570	19.24527	19.23483	19.22440	19.21397	19.20353	19.19310	19.18267	19.17223	19.16180	19.15137	19.14093
36	19.13050	19.11965	19.10880	19.09795	19.08710	19.07625	19.06540	19.05455	19.04370	19.03285	19.02200	19.01115
37	19.00030	18.98899	18.97768	18.96638	18.95507	18.94376	18.93245	18.92114	18.90983	18.89853	18.88722	18.87591
38	18.86460	18.85281	18.84102	18.82923	18.81743	18.80564	18.79385	18.78206	18.77027	18.75848	18.74668	18.73489
39	18.72310	18.71080	18.69850	18.68620	18.67390	18.66160	18.64930	18.63700	18.62470	18.61240	18.60010	18.58780
40	18.57550	18.56268	18.54985	18.53703	18.52420	18.51138	18.49855	18.48573	18.47290	18.46008	18.44725	18.43443
41	18.42160	18.40823	18.39485	18.38148	18.36810	18.35473	18.34135	18.32798	18.31460	18.30123	18.28785	18.27448
42	18.26110	18.24718	18.23325	18.21933	18.20540	18.19148	18.17755	18.16363	18.14970	18.13578	18.12185	18.10793
43	18.09400	18.07949	18.06498	18.05048	18.03597	18.02146	18.00695	17.99244	17.97793	17.96343	17.94892	17.93441
44	17.91990	17.90479	17.88968	17.87458	17.85947	17.84436	17.82925	17.81414	17.79903	17.78393	17.76882	17.75371
45	17.73860	17.72287	17.70713	17.69140	17.67567	17.65993	17.64420	17.62847	17.61273	17.59700	17.58127	17.56553
46	17.54980	17.53340	17.51700	17.50060	17.48420	17.46780	17.45140	17.43500	17.41860	17.40220	17.38580	17.36940
47	17.35300	17.33592	17.31883	17.30175	17.28467	17.26758	17.25050	17.23342	17.21633	17.19925	17.18217	17.16508
48	17.14800	17.13021	17.11242	17.09463	17.07683	17.05904	17.04125	17.02346	17.00567	16.98788	16.97008	16.95229
49	16.93450	16.91599	16.89748	16.87898	16.86047	16.84196	16.82345	16.80494	16.78643	16.76793	16.74942	16.73091
50	16.71240	16.69316	16.67392	16.65468	16.63543	16.61619	16.59695	16.57771	16.55847	16.53923	16.51998	16.50074
51	16.48150	16.46148	16.44145	16.42143	16.40140	16.38138	16.36135	16.34133	16.32130	16.30128	16.28125	16.26123
52	16.24120	16.22043	16.19965	16.17888	16.15810	16.13733	16.11655	16.09578	16.07500	16.05423	16.03345	16.01268
53	15.99190	15.97040	15.94890	15.92740	15.90590	15.88440	15.86290	15.84140	15.81990	15.79840	15.77690	15.75540
54	15.73390	15.71165	15.68940	15.66715	15.64490	15.62265	15.60040	15.57815	15.55590	15.53365	15.51140	15.48915
55	15.46690	15.44405	15.42120	15.39835	15.37550	15.35265	15.32980	15.30695	15.28410	15.26125	15.23840	15.21555
56	15.19270	15.16933	15.14597	15.12260	15.09923	15.07587	15.05250	15.02913	15.00577	14.98240	14.95903	14.93567
57	14.91230	14.88833	14.86435	14.84038	14.81640	14.79243	14.76845	14.74448	14.72050	14.69653	14.67255	14.64858
58	14.62460	14.60001	14.57542	14.55083	14.52623	14.50164	14.47705	14.45246	14.42787	14.40328	14.37868	14.35409
59	14.32950	14.30427	14.27903	14.25380	14.22857	14.20333	14.17810	14.15287	14.12763	14.10240	14.07717	14.05193
60	14.02670	14.00090	13.97510	13.94930	13.92350	13.89770	13.87190	13.84610	13.82030	13.79450	13.76870	13.74290
61	13.71710	13.69087	13.66463	13.63840	13.61217	13.58593	13.55970	13.53347	13.50723	13.48100	13.45477	13.42853
62	13.40230	13.37563	13.34897	13.32230	13.29563	13.26897	13.24230	13.21563	13.18897	13.16230	13.13563	13.10897
63	13.08230	13.05537	13.02843	13.00150	12.97457	12.94763	12.92070	12.89377	12.86683	12.83990	12.81297	12.78603
64	12.75910	12.73175	12.70440	12.67705	12.64970	12.62235	12.59500	12.56765	12.54030	12.51295	12.48560	12.45825
65	12.43090	12.40319	12.37548	12.34778	12.32007	12.29236	12.26465	12.23694	12.20923	12.18153	12.15382	12.12611
66	12.09840	12.07053	12.04265	12.01478	11.98690	11.95903	11.93115	11.90328	11.87540	11.84753	11.81965	11.79178
67	11.76390	11.73565	11.70740	11.67915	11.65090	11.62265	11.59440	11.56615	11.53790	11.50965	11.48140	11.45315
68	11.42490	11.39614	11.36738	11.33863	11.30987	11.28111	11.25235	11.22359	11.19483	11.16608	11.13732	11.10856
69	11.07980	11.05065	11.02150	10.99235	10.96320	10.93405	10.90490	10.87575	10.84660	10.81745	10.78830	10.75915
70	10.73000	10.70033	10.67067	10.64100	10.61133	10.58167	10.55200	10.52233	10.49267	10.46300	10.43333	10.40367

Quarterly 30 Yr GATT Int Rate: **4.62%**

Effective for Associates w/Benefit Commencement Date(s): **04/01/10 05/01/10 06/01/10**

Multiply annual benefit by the factor to get the lump sum value

Deferred Lump Sum Factors

Yrs/Mths	0	1	2	3	4	5	6	7	8	9	10	11
16	1.26340	1.26828	1.27315	1.27803	1.28290	1.28778	1.29265	1.29753	1.30240	1.30728	1.31215	1.31703
17	1.32190	1.32701	1.33212	1.33723	1.34233	1.34744	1.35255	1.35766	1.36277	1.36788	1.37298	1.37809
18	1.38320	1.38855	1.39390	1.39925	1.40460	1.40995	1.41530	1.42065	1.42600	1.43135	1.43670	1.44205
19	1.44740	1.45299	1.45858	1.46418	1.46977	1.47536	1.48095	1.48654	1.49213	1.49773	1.50332	1.50891
20	1.51450	1.52035	1.52620	1.53205	1.53790	1.54375	1.54960	1.55545	1.56130	1.56715	1.57300	1.57885
21	1.58470	1.59083	1.59695	1.60308	1.60920	1.61533	1.62145	1.62758	1.63370	1.63983	1.64595	1.65208
22	1.65820	1.66461	1.67102	1.67743	1.68383	1.69024	1.69665	1.70306	1.70947	1.71588	1.72228	1.72869
23	1.73510	1.74182	1.74853	1.75525	1.76197	1.76868	1.77540	1.78212	1.78883	1.79555	1.80227	1.80898
24	1.81570	1.82272	1.82973	1.83675	1.84377	1.85078	1.85780	1.86482	1.87183	1.87885	1.88587	1.89288
25	1.89990	1.90725	1.91460	1.92195	1.92930	1.93665	1.94400	1.95135	1.95870	1.96605	1.97340	1.98075
26	1.98810	1.99580	2.00350	2.01120	2.01890	2.02660	2.03430	2.04200	2.04970	2.05740	2.06510	2.07280
27	2.08050	2.08856	2.09662	2.10468	2.11273	2.12079	2.12885	2.13691	2.14497	2.15303	2.16108	2.16914
28	2.17720	2.18563	2.19405	2.20248	2.21090	2.21933	2.22775	2.23618	2.24460	2.25303	2.26145	2.26988
29	2.27830	2.28713	2.29597	2.30480	2.31363	2.32247	2.33130	2.34013	2.34897	2.35780	2.36663	2.37547
30	2.38430	2.39354	2.40278	2.41203	2.42127	2.43051	2.43975	2.44899	2.45823	2.46748	2.47672	2.48596
31	2.49520	2.50488	2.51455	2.52423	2.53390	2.54358	2.55325	2.56293	2.57260	2.58228	2.59195	2.60163
32	2.61130	2.62144	2.63158	2.64173	2.65187	2.66201	2.67215	2.68229	2.69243	2.70258	2.71272	2.72286
33	2.73300	2.74363	2.75427	2.76490	2.77553	2.78617	2.79680	2.80743	2.81807	2.82870	2.83933	2.84997
34	2.86060	2.87173	2.88287	2.89400	2.90513	2.91627	2.92740	2.93853	2.94967	2.96080	2.97193	2.98307
35	2.99420	3.00586	3.01752	3.02918	3.04083	3.05249	3.06415	3.07581	3.08747	3.09913	3.11078	3.12244
36	3.13410	3.14633	3.15855	3.17078	3.18300	3.19523	3.20745	3.21968	3.23190	3.24413	3.25635	3.26858
37	3.28080	3.29360	3.30640	3.31920	3.33200	3.34480	3.35760	3.37040	3.38320	3.39600	3.40880	3.42160
38	3.43440	3.44781	3.46122	3.47463	3.48803	3.50144	3.51485	3.52826	3.54167	3.55508	3.56848	3.58189
39	3.59530	3.60934	3.62338	3.63743	3.65147	3.66551	3.67955	3.69359	3.70763	3.72168	3.73572	3.74976
40	3.76380	3.77852	3.79323	3.80795	3.82267	3.83738	3.85210	3.86682	3.88153	3.89625	3.91097	3.92568
41	3.94040	3.95583	3.97125	3.98668	4.00210	4.01753	4.03295	4.04838	4.06380	4.07923	4.09465	4.11008
42	4.12550	4.14166	4.15782	4.17398	4.19013	4.20629	4.22245	4.23861	4.25477	4.27093	4.28708	4.30324
43	4.31940	4.33633	4.35327	4.37020	4.38713	4.40407	4.42100	4.43793	4.45487	4.47180	4.48873	4.50567
44	4.52260	4.54036	4.55812	4.57588	4.59363	4.61139	4.62915	4.64691	4.66467	4.68243	4.70018	4.71794
45	4.73570	4.75432	4.77293	4.79155	4.81017	4.82878	4.84740	4.86602	4.88463	4.90325	4.92187	4.94048
46	4.95910	4.97862	4.99813	5.01765	5.03717	5.05668	5.07620	5.09572	5.11523	5.13475	5.15427	5.17378
47	5.19330	5.21376	5.23422	5.25468	5.27513	5.29559	5.31605	5.33651	5.35697	5.37743	5.39788	5.41834
48	5.43880	5.46027	5.48173	5.50320	5.52467	5.54613	5.56760	5.58907	5.61053	5.63200	5.65347	5.67493
49	5.69640	5.71893	5.74145	5.76398	5.78650	5.80903	5.83155	5.85408	5.87660	5.89913	5.92165	5.94418
50	5.96670	5.99035	6.01400	6.03765	6.06130	6.08495	6.10860	6.13225	6.15590	6.17955	6.20320	6.22685
51	6.25050	6.27533	6.30015	6.32498	6.34980	6.37463	6.39945	6.42428	6.44910	6.47393	6.49875	6.52358
52	6.54840	6.57450	6.60060	6.62670	6.65280	6.67890	6.70500	6.73110	6.75720	6.78330	6.80940	6.83550
53	6.86160	6.88906	6.91652	6.94398	6.97143	6.99889	7.02635	7.05381	7.08127	7.10873	7.13618	7.16364
54	7.19110	7.22002	7.24893	7.27785	7.30677	7.33568	7.36460	7.39352	7.42243	7.45135	7.48027	7.50918
55	7.53810	7.56864	7.59918	7.62973	7.66027	7.69081	7.72135	7.75189	7.78243	7.81298	7.84352	7.87406
56	7.90460	7.93696	7.96932	8.00168	8.03403	8.06639	8.09875	8.13111	8.16347	8.19583	8.22818	8.26054
57	8.29290	8.32715	8.36140	8.39565	8.42990	8.46415	8.49840	8.53265	8.56690	8.60115	8.63540	8.66965
58	8.70390	8.74020	8.77650	8.81280	8.84910	8.88540	8.92170	8.95800	8.99430	9.03060	9.06690	9.10320
59	9.13950	9.17802	9.21653	9.25505	9.29357	9.33208	9.37060	9.40912	9.44763	9.48615	9.52467	9.56318
60	9.60170	9.64267	9.68363	9.72460	9.76557	9.80653	9.84750	9.88847	9.92943	9.97040	10.01137	10.05233
61	10.09330	10.13704	10.18078	10.22453	10.26827	10.31201	10.35575	10.39949	10.44323	10.48698	10.53072	10.57446
62	10.61820	10.66498	10.71177	10.75855	10.80533	10.85212	10.89890	10.94568	10.99247	11.03925	11.08603	11.13282
63	11.17960	11.22988	11.28017	11.33045	11.38073	11.43102	11.48130	11.53158	11.58187	11.63215	11.68243	11.73272
64	11.78300	11.83699	11.89098	11.94498	11.99897	12.05296	12.10695	12.16094	12.21493	12.26893	12.32292	12.37691
65	12.43090	12.40319	12.37548	12.34778	12.32007	12.29236	12.26465	12.23694	12.20923	12.18153	12.15382	12.12611
66	12.09840	12.07053	12.04265	12.01478	11.98690	11.95903	11.93115	11.90328	11.87540	11.84753	11.81965	11.79178
67	11.76390	11.73565	11.70740	11.67915	11.65090	11.62265	11.59440	11.56615	11.53790	11.50965	11.48140	11.45315
68	11.42490	11.39614	11.36738	11.33863	11.30987	11.28111	11.25235	11.22359	11.19483	11.16608	11.13732	11.10856
69	11.07980	11.05065	11.02150	10.99235	10.96320	10.93405	10.90490	10.87575	10.84660	10.81745	10.78830	10.75915

Quarterly PPA Int Rate:	3.22%	5.31%	5.83%
	1st Sgmnt	2nd Sgmnt	3rd Sgmnt

	GATT	PPA (with 40% Phase-in)	
Mortality	417e2010	417e2010	
Interest	4.62%	Yield Curve	
	1st Sgmnt	0	3.22% 2.29%
	2nd Sgmnt	5	5.31% 5.77%
	3rd Sgmnt	20	5.83% 6.63%

Effective for Associates w/Benefit Commencment Date(s): **04/01/10** **05/01/10** **06/01/10**

Multiply annual benefit by the factor to get the lump sum value

Effective January 1, 2008, the Pension Protection Act (PPA) changed the IRS rules for determining a minimum lump sum pension distribution. The PPA methodology is based on the new PPA interest rates that apply for your pension plan, and the results are compared with the value determined through the other interest rate calculation for your plan to determine which results in the highest amount. The three Minimum Present Value Segment Rates are released monthly by the IRS.

The PPA calculation uses three segment rates derived from a corporate bond yield curve. Each segment rate is used to determine the present value of a participant's single life annuity benefit for a specified period. The first segment rate applies to the first 5 years after pension commencement; the second to years 5.5 to 20; and the third to years 20.5 and beyond.

In addition, the PPA specified that the three segment rates will be phased in from 2008 - 2011, gradually replacing the 30-year Treasury rate.

Plan Year Beginning In	PPA Segment	30-Year Treasury
	Rate Weight	Rate Weight
2008	20%	80%
2009	40%	60%
2010	60%	40%
2011	80%	20%
2012	100%	0%

Immediate Lump Sum Factors

Yrs/Mths	0	1	2	3	4	5	6	7	8	9	10	11
16	17.85320	17.85075	17.84830	17.84585	17.84340	17.84095	17.83850	17.83605	17.83360	17.83115	17.82870	17.82625
17	17.82380	17.82123	17.81865	17.81608	17.81350	17.81093	17.80835	17.80578	17.80320	17.80063	17.79805	17.79548
18	17.79290	17.79018	17.78745	17.78473	17.78200	17.77928	17.77655	17.77383	17.77110	17.76838	17.76565	17.76293
19	17.76020	17.75733	17.75445	17.75158	17.74870	17.74583	17.74295	17.74008	17.73720	17.73433	17.73145	17.72858
20	17.72570	17.72267	17.71963	17.71660	17.71357	17.71053	17.70750	17.70447	17.70143	17.69840	17.69537	17.69233
21	17.68930	17.68609	17.68288	17.67968	17.67647	17.67326	17.67005	17.66684	17.66363	17.66043	17.65722	17.65401
22	17.65080	17.64741	17.64402	17.64063	17.63723	17.63384	17.63045	17.62706	17.62367	17.62028	17.61688	17.61349
23	17.61010	17.60653	17.60297	17.59940	17.59583	17.59227	17.58870	17.58513	17.58157	17.57800	17.57443	17.57087
24	17.56730	17.56353	17.55977	17.55600	17.55223	17.54847	17.54470	17.54093	17.53717	17.53340	17.52963	17.52587
25	17.52210	17.51814	17.51418	17.51023	17.50627	17.50231	17.49835	17.49439	17.49043	17.48648	17.48252	17.47856
26	17.47460	17.47043	17.46627	17.46210	17.45793	17.45377	17.44960	17.44543	17.44127	17.43710	17.43293	17.42877
27	17.42460	17.42021	17.41582	17.41143	17.40703	17.40264	17.39825	17.39386	17.38947	17.38508	17.38068	17.37629
28	17.37190	17.36726	17.36262	17.35798	17.35333	17.34869	17.34405	17.33941	17.33477	17.33013	17.32548	17.32084
29	17.31620	17.31131	17.30642	17.30153	17.29663	17.29174	17.28685	17.28196	17.27707	17.27218	17.26728	17.26239

Quarterly PPA Int Rate:

3.22%	5.31%	5.83%
1st Sgmnt	2nd Sgmnt	3rd Sgmnt

Mortality
Interest

GATT	PPA (with 40% Phase-in)	
417e2010	417e2010	
4.62%	Yield Curve	
1st Sgmnt	0	3.22%
2nd Sgmnt	5	5.31%
3rd Sgmnt	20	5.83%

Effective for Associates w/Benefit Commencment Date(s):

04/01/10	05/01/10	06/01/10
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2.29%
5.77%
6.63%

Multiply annual benefit by the factor to get the lump sum value

30	17.25750	17.25236	17.24722	17.24208	17.23693	17.23179	17.22665	17.22151	17.21637	17.21123	17.20608	17.20094
31	17.19580	17.19043	17.18505	17.17968	17.17430	17.16893	17.16355	17.15818	17.15280	17.14743	17.14205	17.13668
32	17.13130	17.12568	17.12005	17.11443	17.10880	17.10318	17.09755	17.09193	17.08630	17.08068	17.07505	17.06943
33	17.06380	17.05790	17.05200	17.04610	17.04020	17.03430	17.02840	17.02250	17.01660	17.01070	17.00480	16.99890
34	16.99300	16.98682	16.98063	16.97445	16.96827	16.96208	16.95590	16.94972	16.94353	16.93735	16.93117	16.92498
35	16.91880	16.91232	16.90583	16.89935	16.89287	16.88638	16.87990	16.87342	16.86693	16.86045	16.85397	16.84748
36	16.84100	16.83418	16.82737	16.82055	16.81373	16.80692	16.80010	16.79328	16.78647	16.77965	16.77283	16.76602
37	16.75920	16.75203	16.74487	16.73770	16.73053	16.72337	16.71620	16.70903	16.70187	16.69470	16.68753	16.68037
38	16.67320	16.66564	16.65808	16.65053	16.64297	16.63541	16.62785	16.62029	16.61273	16.60518	16.59762	16.59006
39	16.58250	16.57453	16.56655	16.55858	16.55060	16.54263	16.53465	16.52668	16.51870	16.51073	16.50275	16.49478
40	16.48680	16.47839	16.46998	16.46158	16.45317	16.44476	16.43635	16.42794	16.41953	16.41113	16.40272	16.39431
41	16.38590	16.37704	16.36818	16.35933	16.35047	16.34161	16.33275	16.32389	16.31503	16.30618	16.29732	16.28846
42	16.27960	16.27028	16.26095	16.25163	16.24230	16.23298	16.22365	16.21433	16.20500	16.19568	16.18635	16.17703
43	16.16770	16.15788	16.14805	16.13823	16.12840	16.11858	16.10875	16.09893	16.08910	16.07928	16.06945	16.05963
44	16.04980	16.03946	16.02912	16.01878	16.00843	15.99809	15.98775	15.97741	15.96707	15.95673	15.94638	15.93604
45	15.92570	15.91481	15.90392	15.89303	15.88213	15.87124	15.86035	15.84946	15.83857	15.82768	15.81678	15.80589
46	15.79500	15.78352	15.77203	15.76055	15.74907	15.73758	15.72610	15.71462	15.70313	15.69165	15.68017	15.66868
47	15.65720	15.64509	15.63298	15.62088	15.60877	15.59666	15.58455	15.57244	15.56033	15.54823	15.53612	15.52401
48	15.51190	15.49916	15.48642	15.47368	15.46093	15.44819	15.43545	15.42271	15.40997	15.39723	15.38448	15.37174
49	15.35900	15.34558	15.33217	15.31875	15.30533	15.29192	15.27850	15.26508	15.25167	15.23825	15.22483	15.21142
50	15.19800	15.18389	15.16978	15.15568	15.14157	15.12746	15.11335	15.09924	15.08513	15.07103	15.05692	15.04281
51	15.02870	15.01387	14.99903	14.98420	14.96937	14.95453	14.93970	14.92487	14.91003	14.89520	14.88037	14.86553
52	14.85070	14.83513	14.81955	14.80398	14.78840	14.77283	14.75725	14.74168	14.72610	14.71053	14.69495	14.67938
53	14.66380	14.64751	14.63122	14.61493	14.59863	14.58234	14.56605	14.54976	14.53347	14.51718	14.50088	14.48459
54	14.46830	14.45128	14.43425	14.41723	14.40020	14.38318	14.36615	14.34913	14.33210	14.31508	14.29805	14.28103
55	14.26400	14.24634	14.22868	14.21103	14.19337	14.17571	14.15805	14.14039	14.12273	14.10508	14.08742	14.06976
56	14.05210	14.03390	14.01570	13.99750	13.97930	13.96110	13.94290	13.92470	13.90650	13.88830	13.87010	13.85190
57	13.83370	13.81484	13.79598	13.77713	13.75827	13.73941	13.72055	13.70169	13.68283	13.66398	13.64512	13.62626
58	13.60740	13.58788	13.56835	13.54883	13.52930	13.50978	13.49025	13.47073	13.45120	13.43168	13.41215	13.39263
59	13.37310	13.35288	13.33265	13.31243	13.29220	13.27198	13.25175	13.23153	13.21130	13.19108	13.17085	13.15063
60	13.13040	13.10952	13.08863	13.06775	13.04687	13.02598	13.00510	12.98422	12.96333	12.94245	12.92157	12.90068
61	12.87980	12.85838	12.83697	12.81555	12.79413	12.77272	12.75130	12.72988	12.70847	12.68705	12.66563	12.64422
62	12.62280	12.60084	12.57888	12.55693	12.53497	12.51301	12.49105	12.46909	12.44713	12.42518	12.40322	12.38126
63	12.35930	12.33694	12.31458	12.29223	12.26987	12.24751	12.22515	12.20279	12.18043	12.15808	12.13572	12.11336
64	12.09100	12.06809	12.04518	12.02228	11.99937	11.97646	11.95355	11.93064	11.90773	11.88483	11.86192	11.83901

Quarterly PPA Int Rate:	3.22%	5.31%	5.83%
	1st Sgmnt	2nd Sgmnt	3rd Sgmnt

	GATT	PPA (with 40% Phase-in)	
Mortality Interest	417e2010	417e2010	
	4.62%	<u>Yield Curve</u>	
	1st Sgmnt	0	3.22% 2.29%
	2nd Sgmnt	5	5.31% 5.77%
	3rd Sgmnt	20	5.83% 6.63%

Effective for Associates w/Benefit Commencement Date(s): **04/01/10** **05/01/10** **06/01/10**

Multiply annual benefit by the factor to get the lump sum value

Effective January 1, 2008, the Pension Protection Act (PPA) changed the IRS rules for determining a minimum lump sum pension distribution. The PPA methodology is based on the new PPA interest rates that apply for your pension plan, and the results are compared with the value determined through the other interest rate calculations for your plan to determine which results in the highest amount. The three Minimum Present Value Segment Rates are released monthly by the IRS.

The PPA calculation uses three segment rates derived from a corporate bond yield curve. Each segment rate is used to determine the present value of a participant's single life annuity benefit for a specified period. The first segment rate applies to the first 5 years after pension commencement; the second to years 5.5 to 20; and the third to years 20.5 and beyond.

In addition, the PPA specified that the three segment rates will be phased in from 2008 - 2011, gradually replacing the 30-year Treasury rate.

Plan Year Beginning In	PPA Segment	30-Year Treasury
	Rate Weight	Rate Weight
2008	20%	80%
2009	40%	60%
2010	60%	40%
2011	80%	20%
2012	100%	0%

Deferred Lump Sum Factors

Yrs/Mths	0	1	2	3	4	5	6	7	8	9	10	11
16	0.64940	0.65257	0.65573	0.65890	0.66207	0.66523	0.66840	0.67157	0.67473	0.67790	0.68107	0.68423
17	0.68740	0.69075	0.69410	0.69745	0.70080	0.70415	0.70750	0.71085	0.71420	0.71755	0.72090	0.72425
18	0.72760	0.73114	0.73468	0.73823	0.74177	0.74531	0.74885	0.75239	0.75593	0.75948	0.76302	0.76656
19	0.77010	0.77386	0.77762	0.78138	0.78513	0.78889	0.79265	0.79641	0.80017	0.80393	0.80768	0.81144
20	0.81520	0.81918	0.82315	0.82713	0.83110	0.83508	0.83905	0.84303	0.84700	0.85098	0.85495	0.85893
21	0.86290	0.86710	0.87130	0.87550	0.87970	0.88390	0.88810	0.89230	0.89650	0.90070	0.90490	0.90910
22	0.91330	0.91775	0.92220	0.92665	0.93110	0.93555	0.94000	0.94445	0.94890	0.95335	0.95780	0.96225
23	0.96670	0.97142	0.97613	0.98085	0.98557	0.99028	0.99500	0.99972	1.00443	1.00915	1.01387	1.01858
24	1.02330	1.02829	1.03328	1.03828	1.04327	1.04826	1.05325	1.05824	1.06323	1.06823	1.07322	1.07821
25	1.08320	1.08848	1.09377	1.09905	1.10433	1.10962	1.11490	1.12018	1.12547	1.13075	1.13603	1.14132
26	1.14660	1.15219	1.15778	1.16338	1.16897	1.17456	1.18015	1.18574	1.19133	1.19693	1.20252	1.20811
27	1.21370	1.21963	1.22555	1.23148	1.23740	1.24333	1.24925	1.25518	1.26110	1.26703	1.27295	1.27888
28	1.28480	1.29108	1.29735	1.30363	1.30990	1.31618	1.32245	1.32873	1.33500	1.34128	1.34755	1.35383
29	1.36010	1.36673	1.37337	1.38000	1.38663	1.39327	1.39990	1.40653	1.41317	1.41980	1.42643	1.43307

Quarterly PPA Int Rate:

3.22%	5.31%	5.83%
1st Sgmnt	2nd Sgmnt	3rd Sgmnt

Mortality Interest

GATT	PPA (with 40% Phase-in)	
417e2010	417e2010	
4.62%	Yield Curve	
1st Sgmnt	0	3.22%
2nd Sgmnt	5	5.31%
3rd Sgmnt	20	5.83%

Effective for Associates w/Benefit Commencement Date(s):

04/01/10	05/01/10	06/01/10
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2.29%
5.77%
6.63%

Multiply annual benefit by the factor to get the lump sum value

30	1.43970	1.44673	1.45377	1.46080	1.46783	1.47487	1.48190	1.48893	1.49597	1.50300	1.51003	1.51707
31	1.52410	1.53156	1.53902	1.54648	1.55393	1.56139	1.56885	1.57631	1.58377	1.59123	1.59868	1.60614
32	1.61360	1.62149	1.62938	1.63728	1.64517	1.65306	1.66095	1.66884	1.67673	1.68463	1.69252	1.70041
33	1.70830	1.71667	1.72503	1.73340	1.74177	1.75013	1.75850	1.76687	1.77523	1.78360	1.79197	1.80033
34	1.80870	1.81756	1.82642	1.83528	1.84413	1.85299	1.86185	1.87071	1.87957	1.88843	1.89728	1.90614
35	1.91500	1.92439	1.93378	1.94318	1.95257	1.96196	1.97135	1.98074	1.99013	1.99953	2.00892	2.01831
36	2.02770	2.03766	2.04762	2.05758	2.06753	2.07749	2.08745	2.09741	2.10737	2.11733	2.12728	2.13724
37	2.14720	2.15774	2.16828	2.17883	2.18937	2.19991	2.21045	2.22099	2.23153	2.24208	2.25262	2.26316
38	2.27370	2.28488	2.29605	2.30723	2.31840	2.32958	2.34075	2.35193	2.36310	2.37428	2.38545	2.39663
39	2.40780	2.41963	2.43147	2.44330	2.45513	2.46697	2.47880	2.49063	2.50247	2.51430	2.52613	2.53797
40	2.54980	2.56234	2.57488	2.58743	2.59997	2.61251	2.62505	2.63759	2.65013	2.66268	2.67522	2.68776
41	2.70030	2.71359	2.72688	2.74018	2.75347	2.76676	2.78005	2.79334	2.80663	2.81993	2.83322	2.84651
42	2.85980	2.87388	2.88797	2.90205	2.91613	2.93022	2.94430	2.95838	2.97247	2.98655	3.00063	3.01472
43	3.02880	3.04373	3.05867	3.07360	3.08853	3.10347	3.11840	3.13333	3.14827	3.16320	3.17813	3.19307
44	3.20800	3.22383	3.23967	3.25550	3.27133	3.28717	3.30300	3.31883	3.33467	3.35050	3.36633	3.38217
45	3.39800	3.41739	3.43678	3.45618	3.47557	3.49496	3.51435	3.53374	3.55313	3.57253	3.59192	3.61131
46	3.63070	3.65109	3.67148	3.69188	3.71227	3.73266	3.75305	3.77344	3.79383	3.81423	3.83462	3.85501
47	3.87540	3.89683	3.91827	3.93970	3.96113	3.98257	4.00400	4.02543	4.04687	4.06830	4.08973	4.11117
48	4.13260	4.15514	4.17768	4.20023	4.22277	4.24531	4.26785	4.29039	4.31293	4.33548	4.35802	4.38056
49	4.40310	4.42682	4.45053	4.47425	4.49797	4.52168	4.54540	4.56912	4.59283	4.61655	4.64027	4.66398
50	4.68770	4.71267	4.73763	4.76260	4.78757	4.81253	4.83750	4.86247	4.88743	4.91240	4.93737	4.96233
51	4.98730	5.01357	5.03983	5.06610	5.09237	5.11863	5.14490	5.17117	5.19743	5.22370	5.24997	5.27623
52	5.30250	5.33018	5.35785	5.38553	5.41320	5.44088	5.46855	5.49623	5.52390	5.55158	5.57925	5.60693
53	5.63460	5.66378	5.69297	5.72215	5.75133	5.78052	5.80970	5.83888	5.86807	5.89725	5.92643	5.95562
54	5.98480	6.01560	6.04640	6.07720	6.10800	6.13880	6.16960	6.20040	6.23120	6.26200	6.29280	6.32360
55	6.35440	6.38699	6.41958	6.45218	6.48477	6.51736	6.54995	6.58254	6.61513	6.64773	6.68032	6.71291
56	6.74550	6.78006	6.81462	6.84918	6.88373	6.91829	6.95285	6.98741	7.02197	7.05653	7.09108	7.12564
57	7.16020	7.19684	7.23348	7.27013	7.30677	7.34341	7.38005	7.41669	7.45333	7.48998	7.52662	7.56326
58	7.59990	7.63879	7.67768	7.71658	7.75547	7.79436	7.83325	7.87214	7.91103	7.94993	7.98882	8.02771
59	8.06660	8.10793	8.14927	8.19060	8.23193	8.27327	8.31460	8.35593	8.39727	8.43860	8.47993	8.52127
60	8.56260	8.61259	8.66258	8.71258	8.76257	8.81256	8.86255	8.91254	8.96253	9.01253	9.06252	9.11251
61	9.16250	9.21438	9.26627	9.31815	9.37003	9.42192	9.47380	9.52568	9.57757	9.62945	9.68133	9.73322
62	9.78510	9.83905	9.89300	9.94695	10.00090	10.05485	10.10880	10.16275	10.21670	10.27065	10.32460	10.37855
63	10.43250	10.48888	10.54525	10.60163	10.65800	10.71438	10.77075	10.82713	10.88350	10.93988	10.99625	11.05263
64	11.10900	11.16793	11.22685	11.28578	11.34470	11.40363	11.46255	11.52148	11.58040	11.63933	11.69825	11.75718

