

Quarterly 100% PBGC Int Rate:

2.75%

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

07/01/10 08/01/10 09/01/10

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	28.60780	28.59224	28.57668	28.56113	28.54557	28.53001	28.51445	28.49889	28.48333	28.46778	28.45222	28.43666
17	28.42110	28.40504	28.38898	28.37293	28.35687	28.34081	28.32475	28.30869	28.29263	28.27658	28.26052	28.24446
18	28.22840	28.21180	28.19520	28.17860	28.16200	28.14540	28.12880	28.11220	28.09560	28.07900	28.06240	28.04580
19	28.02920	28.01204	27.99488	27.97773	27.96057	27.94341	27.92625	27.90909	27.89193	27.87478	27.85762	27.84046
20	27.82330	27.80556	27.78782	27.77008	27.75233	27.73459	27.71685	27.69911	27.68137	27.66363	27.64588	27.62814
21	27.61040	27.59204	27.57368	27.55533	27.53697	27.51861	27.50025	27.48189	27.46353	27.44518	27.42682	27.40846
22	27.39010	27.37110	27.35210	27.33310	27.31410	27.29510	27.27610	27.25710	27.23810	27.21910	27.20010	27.18110
23	27.16210	27.14243	27.12277	27.10310	27.08343	27.06377	27.04410	27.02443	27.00477	26.98510	26.96543	26.94577
24	26.92610	26.90583	26.88555	26.86528	26.84500	26.82473	26.80445	26.78418	26.76390	26.74363	26.72335	26.70308
25	26.68280	26.66191	26.64102	26.62013	26.59923	26.57834	26.55745	26.53656	26.51567	26.49478	26.47388	26.45299
26	26.43210	26.41056	26.38902	26.36748	26.34593	26.32439	26.30285	26.28131	26.25977	26.23823	26.21668	26.19514
27	26.17360	26.15138	26.12917	26.10695	26.08473	26.06252	26.04030	26.01808	25.99587	25.97365	25.95143	25.92922
28	25.90700	25.88409	25.86118	25.83828	25.81537	25.79246	25.76955	25.74664	25.72373	25.70083	25.67792	25.65501
29	25.63210	25.60860	25.58510	25.56160	25.53810	25.51460	25.49110	25.46760	25.44410	25.42060	25.39710	25.37360
30	25.35010	25.32598	25.30187	25.27775	25.25363	25.22952	25.20540	25.18128	25.15717	25.13305	25.10893	25.08482
31	25.06070	25.03595	25.01120	24.98645	24.96170	24.93695	24.91220	24.88745	24.86270	24.83795	24.81320	24.78845
32	24.76370	24.73831	24.71292	24.68753	24.66213	24.63674	24.61135	24.58596	24.56057	24.53518	24.50978	24.48439
33	24.45900	24.43296	24.40692	24.38088	24.35483	24.32879	24.30275	24.27671	24.25067	24.22463	24.19858	24.17254
34	24.14650	24.11988	24.09327	24.06665	24.04003	24.01342	23.98680	23.96018	23.93357	23.90695	23.88033	23.85372
35	23.82710	23.79993	23.77275	23.74558	23.71840	23.69123	23.66405	23.63688	23.60970	23.58253	23.55535	23.52818
36	23.50100	23.47326	23.44552	23.41778	23.39003	23.36229	23.33455	23.30681	23.27907	23.25133	23.22358	23.19584
37	23.16810	23.13981	23.11152	23.08323	23.05493	23.02664	22.99835	22.97006	22.94177	22.91348	22.88518	22.85689
38	22.82860	22.79977	22.77093	22.74210	22.71327	22.68443	22.65560	22.62677	22.59793	22.56910	22.54027	22.51143
39	22.48260	22.45322	22.42383	22.39445	22.36507	22.33568	22.30630	22.27692	22.24753	22.21815	22.18877	22.15938
40	22.13000	22.10008	22.07015	22.04023	22.01030	21.98038	21.95045	21.92053	21.89060	21.86068	21.83075	21.80083
41	21.77090	21.74046	21.71002	21.67958	21.64913	21.61869	21.58825	21.55781	21.52737	21.49693	21.46648	21.43604
42	21.40560	21.37465	21.34370	21.31275	21.28180	21.25085	21.21990	21.18895	21.15800	21.12705	21.09610	21.06515
43	21.03420	21.00279	20.97138	20.93998	20.90857	20.87716	20.84575	20.81434	20.78293	20.75153	20.72012	20.68871
44	20.65730	20.62541	20.59352	20.56163	20.52973	20.49784	20.46595	20.43406	20.40217	20.37028	20.33838	20.30649
45	20.27460	20.24228	20.20995	20.17763	20.14530	20.11298	20.08065	20.04833	20.01600	19.98368	19.95135	19.91903
46	19.88670	19.85397	19.82123	19.78850	19.75577	19.72303	19.69030	19.65757	19.62483	19.59210	19.55937	19.52663
47	19.49390	19.46081	19.42772	19.39463	19.36153	19.32844	19.29535	19.26226	19.22917	19.19608	19.16298	19.12989
48	19.09680	19.06338	19.02997	18.99655	18.96313	18.92972	18.89630	18.86288	18.82947	18.79605	18.76263	18.72922
49	18.69580	18.66204	18.62828	18.59453	18.56077	18.52701	18.49325	18.45949	18.42573	18.39198	18.35822	18.32446

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07/01/10

08/01/10

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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

Quarterly 100% PBGC Int Rate:

2.75%

Quarterly 120% PBGC Int Rate:

3.30%

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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

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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

Quarterly 30 Yr GATT Int Rate:

4.29%

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

07/01/10

08/01/10

09/01/10

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	22.17110	22.16537	22.15963	22.15390	22.14817	22.14243	22.13670	22.13097	22.12523	22.11950	22.11377	22.10803
17	22.10230	22.09634	22.09038	22.08443	22.07847	22.07251	22.06655	22.06059	22.05463	22.04868	22.04272	22.03676
18	22.03080	22.02460	22.01840	22.01220	22.00600	21.99980	21.99360	21.98740	21.98120	21.97500	21.96880	21.96260
19	21.95640	21.94993	21.94347	21.93700	21.93053	21.92407	21.91760	21.91113	21.90467	21.89820	21.89173	21.88527
20	21.87880	21.87207	21.86533	21.85860	21.85187	21.84513	21.83840	21.83167	21.82493	21.81820	21.81147	21.80473
21	21.79800	21.79098	21.78397	21.77695	21.76993	21.76292	21.75590	21.74888	21.74187	21.73485	21.72783	21.72082
22	21.71380	21.70649	21.69918	21.69188	21.68457	21.67726	21.66995	21.66264	21.65533	21.64803	21.64072	21.63341
23	21.62610	21.61850	21.61090	21.60330	21.59570	21.58810	21.58050	21.57290	21.56530	21.55770	21.55010	21.54250
24	21.53490	21.52699	21.51908	21.51118	21.50327	21.49536	21.48745	21.47954	21.47163	21.46373	21.45582	21.44791
25	21.44000	21.43178	21.42355	21.41533	21.40710	21.39888	21.39065	21.38243	21.37420	21.36598	21.35775	21.34953
26	21.34130	21.33277	21.32423	21.31570	21.30717	21.29863	21.29010	21.28157	21.27303	21.26450	21.25597	21.24743
27	21.23890	21.23001	21.22112	21.21223	21.20333	21.19444	21.18555	21.17666	21.16777	21.15888	21.14998	21.14109
28	21.13220	21.12294	21.11368	21.10443	21.09517	21.08591	21.07665	21.06739	21.05813	21.04888	21.03962	21.03036
29	21.02110	21.01147	21.00183	20.99220	20.98257	20.97293	20.96330	20.95367	20.94403	20.93440	20.92477	20.91513
30	20.90550	20.89550	20.88550	20.87550	20.86550	20.85550	20.84550	20.83550	20.82550	20.81550	20.80550	20.79550
31	20.78550	20.77514	20.76478	20.75443	20.74407	20.73371	20.72335	20.71299	20.70263	20.69228	20.68192	20.67156
32	20.66120	20.65048	20.63977	20.62905	20.61833	20.60762	20.59690	20.58618	20.57547	20.56475	20.55403	20.54332
33	20.53260	20.52149	20.51038	20.49928	20.48817	20.47706	20.46595	20.45484	20.44373	20.43263	20.42152	20.41041
34	20.39930	20.38778	20.37627	20.36475	20.35323	20.34172	20.33020	20.31868	20.30717	20.29565	20.28413	20.27262
35	20.26110	20.24916	20.23722	20.22528	20.21333	20.20139	20.18945	20.17751	20.16557	20.15363	20.14168	20.12974
36	20.11780	20.10541	20.09302	20.08063	20.06823	20.05584	20.04345	20.03106	20.01867	20.00628	19.99388	19.98149
37	19.96910	19.95623	19.94335	19.93048	19.91760	19.90473	19.89185	19.87898	19.86610	19.85323	19.84035	19.82748
38	19.81460	19.80122	19.78783	19.77445	19.76107	19.74768	19.73430	19.72092	19.70753	19.69415	19.68077	19.66738
39	19.65400	19.64008	19.62615	19.61223	19.59830	19.58438	19.57045	19.55653	19.54260	19.52868	19.51475	19.50083
40	19.48690	19.47243	19.45795	19.44348	19.42900	19.41453	19.40005	19.38558	19.37110	19.35663	19.34215	19.32768
41	19.31320	19.29815	19.28310	19.26805	19.25300	19.23795	19.22290	19.20785	19.19280	19.17775	19.16270	19.14765
42	19.13260	19.11697	19.10133	19.08570	19.07007	19.05443	19.03880	19.02317	19.00753	18.99190	18.97627	18.96063
43	18.94500	18.92877	18.91253	18.89630	18.88007	18.86383	18.84760	18.83137	18.81513	18.79890	18.78267	18.76643
44	18.75020	18.73334	18.71648	18.69963	18.68277	18.66591	18.64905	18.63219	18.61533	18.59848	18.58162	18.56476
45	18.54790	18.53039	18.51288	18.49538	18.47787	18.46036	18.44285	18.42534	18.40783	18.39033	18.37282	18.35531
46	18.33780	18.31961	18.30142	18.28323	18.26503	18.24684	18.22865	18.21046	18.19227	18.17408	18.15588	18.13769
47	18.11950	18.10059	18.08168	18.06278	18.04387	18.02496	18.00605	17.98714	17.96823	17.94933	17.93042	17.91151
48	17.89260	17.87298	17.85335	17.83373	17.81410	17.79448	17.77485	17.75523	17.73560	17.71598	17.69635	17.67673
49	17.65710	17.63673	17.61637	17.59600	17.57563	17.55527	17.53490	17.51453	17.49417	17.47380	17.45343	17.43307

Quarterly 30 Yr GATT Int Rate:

4.29%

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

07/01/10

08/01/10

09/01/10

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	1.51850	1.52395	1.52940	1.53485	1.54030	1.54575	1.55120	1.55665	1.56210	1.56755	1.57300	1.57845
17	1.58390	1.58958	1.59527	1.60095	1.60663	1.61232	1.61800	1.62368	1.62937	1.63505	1.64073	1.64642
18	1.65210	1.65803	1.66397	1.66990	1.67583	1.68177	1.68770	1.69363	1.69957	1.70550	1.71143	1.71737
19	1.72330	1.72948	1.73567	1.74185	1.74803	1.75422	1.76040	1.76658	1.77277	1.77895	1.78513	1.79132
20	1.79750	1.80395	1.81040	1.81685	1.82330	1.82975	1.83620	1.84265	1.84910	1.85555	1.86200	1.86845
21	1.87490	1.88163	1.88837	1.89510	1.90183	1.90857	1.91530	1.92203	1.92877	1.93550	1.94223	1.94897
22	1.95570	1.96273	1.96975	1.97678	1.98380	1.99083	1.99785	2.00488	2.01190	2.01893	2.02595	2.03298
23	2.04000	2.04733	2.05465	2.06198	2.06930	2.07663	2.08395	2.09128	2.09860	2.10593	2.11325	2.12058
24	2.12790	2.13554	2.14318	2.15083	2.15847	2.16611	2.17375	2.18139	2.18903	2.19668	2.20432	2.21196
25	2.21960	2.22758	2.23557	2.24355	2.25153	2.25952	2.26750	2.27548	2.28347	2.29145	2.29943	2.30742
26	2.31540	2.32373	2.33205	2.34038	2.34870	2.35703	2.36535	2.37368	2.38200	2.39033	2.39865	2.40698
27	2.41530	2.42398	2.43267	2.44135	2.45003	2.45872	2.46740	2.47608	2.48477	2.49345	2.50213	2.51082
28	2.51950	2.52857	2.53763	2.54670	2.55577	2.56483	2.57390	2.58297	2.59203	2.60110	2.61017	2.61923
29	2.62830	2.63776	2.64722	2.65668	2.66613	2.67559	2.68505	2.69451	2.70397	2.71343	2.72288	2.73234
30	2.74180	2.75168	2.76155	2.77143	2.78130	2.79118	2.80105	2.81093	2.82080	2.83068	2.84055	2.85043
31	2.86030	2.87061	2.88092	2.89123	2.90153	2.91184	2.92215	2.93246	2.94277	2.95308	2.96338	2.97369
32	2.98400	2.99477	3.00553	3.01630	3.02707	3.03783	3.04860	3.05937	3.07013	3.08090	3.09167	3.10243
33	3.11320	3.12445	3.13570	3.14695	3.15820	3.16945	3.18070	3.19195	3.20320	3.21445	3.22570	3.23695
34	3.24820	3.25995	3.27170	3.28345	3.29520	3.30695	3.31870	3.33045	3.34220	3.35395	3.36570	3.37745
35	3.38920	3.40147	3.41373	3.42600	3.43827	3.45053	3.46280	3.47507	3.48733	3.49960	3.51187	3.52413
36	3.53640	3.54922	3.56203	3.57485	3.58767	3.60048	3.61330	3.62612	3.63893	3.65175	3.66457	3.67738
37	3.69020	3.70358	3.71697	3.73035	3.74373	3.75712	3.77050	3.78388	3.79727	3.81065	3.82403	3.83742
38	3.85080	3.86478	3.87875	3.89273	3.90670	3.92068	3.93465	3.94863	3.96260	3.97658	3.99055	4.00453
39	4.01850	4.03310	4.04770	4.06230	4.07690	4.09150	4.10610	4.12070	4.13530	4.14990	4.16450	4.17910
40	4.19370	4.20894	4.22418	4.23943	4.25467	4.26991	4.28515	4.30039	4.31563	4.33088	4.34612	4.36136
41	4.37660	4.39252	4.40843	4.42435	4.44027	4.45618	4.47210	4.48802	4.50393	4.51985	4.53577	4.55168
42	4.56760	4.58423	4.60087	4.61750	4.63413	4.65077	4.66740	4.68403	4.70067	4.71730	4.73393	4.75057
43	4.76720	4.78458	4.80197	4.81935	4.83673	4.85412	4.87150	4.88888	4.90627	4.92365	4.94103	4.95842
44	4.97580	4.99397	5.01213	5.03030	5.04847	5.06663	5.08480	5.10297	5.12113	5.13930	5.15747	5.17563
45	5.19380	5.21278	5.23177	5.25075	5.26973	5.28872	5.30770	5.32668	5.34567	5.36465	5.38363	5.40262
46	5.42160	5.44145	5.46130	5.48115	5.50100	5.52085	5.54070	5.56055	5.58040	5.60025	5.62010	5.63995
47	5.65980	5.68054	5.70128	5.72203	5.74277	5.76351	5.78425	5.80499	5.82573	5.84648	5.86722	5.88796
48	5.90870	5.93039	5.95208	5.97378	5.99547	6.01716	6.03885	6.06054	6.08223	6.10393	6.12562	6.14731
49	6.16900	6.19170	6.21440	6.23710	6.25980	6.28250	6.30520	6.32790	6.35060	6.37330	6.39600	6.41870

Quarterly PPA Int Rate:

3.12%	4.97%	5.47%
1st Sgmnt	2nd Sgmnt	3rd Sgmnt

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

07/01/10	08/01/10	09/01/10
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Multiply annual benefit by the factor to get the lump sum value

	GATT	PPA (with 40% Phase-in)	
Mortality	417e2010	417e2010	
Interest	4.29%	<u>Yield Curve</u>	
1st Sgmnt		0	3.12% 2.34%
2nd Sgmnt		5	4.97% 5.42%
3rd Sgmnt		20	5.47% 6.26%

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%

Immediate Lump Sum Factors

Yrs/Mths	0	1	2	3	4	5	6	7	8	9	10	11
16	18.80810	18.80513	18.80217	18.79920	18.79623	18.79327	18.79030	18.78733	18.78437	18.78140	18.77843	18.77547
17	18.77250	18.76938	18.76625	18.76313	18.76000	18.75688	18.75375	18.75063	18.74750	18.74438	18.74125	18.73813
18	18.73500	18.73173	18.72845	18.72518	18.72190	18.71863	18.71535	18.71208	18.70880	18.70553	18.70225	18.69898
19	18.69570	18.69224	18.68878	18.68533	18.68187	18.67841	18.67495	18.67149	18.66803	18.66458	18.66112	18.65766
20	18.65420	18.65056	18.64692	18.64328	18.63963	18.63599	18.63235	18.62871	18.62507	18.62143	18.61778	18.61414
21	18.61050	18.60667	18.60283	18.59900	18.59517	18.59133	18.58750	18.58367	18.57983	18.57600	18.57217	18.56833
22	18.56450	18.56047	18.55643	18.55240	18.54837	18.54433	18.54030	18.53627	18.53223	18.52820	18.52417	18.52013
23	18.51610	18.51186	18.50762	18.50338	18.49913	18.49489	18.49065	18.48641	18.48217	18.47793	18.47368	18.46944
24	18.46520	18.46074	18.45628	18.45183	18.44737	18.44291	18.43845	18.43399	18.42953	18.42508	18.42062	18.41616
25	18.41170	18.40703	18.40235	18.39768	18.39300	18.38833	18.38365	18.37898	18.37430	18.36963	18.36495	18.36028
26	18.35560	18.35070	18.34580	18.34090	18.33600	18.33110	18.32620	18.32130	18.31640	18.31150	18.30660	18.30170
27	18.29680	18.29164	18.28648	18.28133	18.27617	18.27101	18.26585	18.26069	18.25553	18.25038	18.24522	18.24006
28	18.23490	18.22947	18.22403	18.21860	18.21317	18.20773	18.20230	18.19687	18.19143	18.18600	18.18057	18.17513
29	18.16970	18.16399	18.15828	18.15258	18.14687	18.14116	18.13545	18.12974	18.12403	18.11833	18.11262	18.10691
30	18.10120	18.09522	18.08923	18.08325	18.07727	18.07128	18.06530	18.05932	18.05333	18.04735	18.04137	18.03538
31	18.02940	18.02316	18.01692	18.01068	18.00443	17.99819	17.99195	17.98571	17.97947	17.97323	17.96698	17.96074
32	17.95450	17.94798	17.94147	17.93495	17.92843	17.92192	17.91540	17.90888	17.90237	17.89585	17.88933	17.88282
33	17.87630	17.86948	17.86267	17.85585	17.84903	17.84222	17.83540	17.82858	17.82177	17.81495	17.80813	17.80132

Quarterly PPA Int Rate:

3.12%	4.97%	5.47%
1st Sgmnt	2nd Sgmnt	3rd Sgmnt

Mortality
Interest

GATT	PPA (with 40% Phase-in)	
417e2010	417e2010	
4.29%	Yield Curve	
1st Sgmnt	0	3.12%
2nd Sgmnt	5	4.97%
3rd Sgmnt	20	5.47%

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

07/01/10	08/01/10	09/01/10
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3.12%	2.34%
4.97%	5.42%
5.47%	6.26%

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

34	17.79450	17.78738	17.78025	17.77313	17.76600	17.75888	17.75175	17.74463	17.73750	17.73038	17.72325	17.71613
35	17.70900	17.70154	17.69408	17.68663	17.67917	17.67171	17.66425	17.65679	17.64933	17.64188	17.63442	17.62696
36	17.61950	17.61168	17.60387	17.59605	17.58823	17.58042	17.57260	17.56478	17.55697	17.54915	17.54133	17.53352
37	17.52570	17.51751	17.50932	17.50113	17.49293	17.48474	17.47655	17.46836	17.46017	17.45198	17.44378	17.43559
38	17.42740	17.41878	17.41017	17.40155	17.39293	17.38432	17.37570	17.36708	17.35847	17.34985	17.34123	17.33262
39	17.32400	17.31494	17.30588	17.29683	17.28777	17.27871	17.26965	17.26059	17.25153	17.24248	17.23342	17.22436
40	17.21530	17.20578	17.19625	17.18673	17.17720	17.16768	17.15815	17.14863	17.13910	17.12958	17.12005	17.11053
41	17.10100	17.09099	17.08098	17.07098	17.06097	17.05096	17.04095	17.03094	17.02093	17.01093	17.00092	16.99091
42	16.98090	16.97040	16.95990	16.94940	16.93890	16.92840	16.91790	16.90740	16.89690	16.88640	16.87590	16.86540
43	16.85490	16.84387	16.83283	16.82180	16.81077	16.79973	16.78870	16.77767	16.76663	16.75560	16.74457	16.73353
44	16.72250	16.71093	16.69935	16.68778	16.67620	16.66463	16.65305	16.64148	16.62990	16.61833	16.60675	16.59518
45	16.58360	16.57145	16.55930	16.54715	16.53500	16.52285	16.51070	16.49855	16.48640	16.47425	16.46210	16.44995
46	16.43780	16.42503	16.41225	16.39948	16.38670	16.37393	16.36115	16.34838	16.33560	16.32283	16.31005	16.29728
47	16.28450	16.27108	16.25765	16.24423	16.23080	16.21738	16.20395	16.19053	16.17710	16.16368	16.15025	16.13683
48	16.12340	16.10931	16.09522	16.08113	16.06703	16.05294	16.03885	16.02476	16.01067	15.99658	15.98248	15.96839
49	15.95430	15.93951	15.92472	15.90993	15.89513	15.88034	15.86555	15.85076	15.83597	15.82118	15.80638	15.79159
50	15.77680	15.76130	15.74580	15.73030	15.71480	15.69930	15.68380	15.66830	15.65280	15.63730	15.62180	15.60630
51	15.59080	15.57454	15.55828	15.54203	15.52577	15.50951	15.49325	15.47699	15.46073	15.44448	15.42822	15.41196
52	15.39570	15.37869	15.36168	15.34468	15.32767	15.31066	15.29365	15.27664	15.25963	15.24263	15.22562	15.20861
53	15.19160	15.17385	15.15610	15.13835	15.12060	15.10285	15.08510	15.06735	15.04960	15.03185	15.01410	14.99635
54	14.97860	14.96010	14.94160	14.92310	14.90460	14.88610	14.86760	14.84910	14.83060	14.81210	14.79360	14.77510
55	14.75660	14.73746	14.71832	14.69918	14.68003	14.66089	14.64175	14.62261	14.60347	14.58433	14.56518	14.54604
56	14.52690	14.50722	14.48753	14.46785	14.44817	14.42848	14.40880	14.38912	14.36943	14.34975	14.33007	14.31038
57	14.29070	14.27035	14.25000	14.22965	14.20930	14.18895	14.16860	14.14825	14.12790	14.10755	14.08720	14.06685
58	14.04650	14.02548	14.00445	13.98343	13.96240	13.94138	13.92035	13.89933	13.87830	13.85728	13.83625	13.81523
59	13.79420	13.77248	13.75077	13.72905	13.70733	13.68562	13.66390	13.64218	13.62047	13.59875	13.57703	13.55532
60	13.53360	13.51123	13.48885	13.46648	13.44410	13.42173	13.39935	13.37698	13.35460	13.33223	13.30985	13.28748
61	13.26510	13.24220	13.21930	13.19640	13.17350	13.15060	13.12770	13.10480	13.08190	13.05900	13.03610	13.01320
62	12.99030	12.96687	12.94343	12.92000	12.89657	12.87313	12.84970	12.82627	12.80283	12.77940	12.75597	12.73253
63	12.70910	12.68529	12.66148	12.63768	12.61387	12.59006	12.56625	12.54244	12.51863	12.49483	12.47102	12.44721
64	12.42340	12.39905	12.37470	12.35035	12.32600	12.30165	12.27730	12.25295	12.22860	12.20425	12.17990	12.15555
65	12.13120	12.10637	12.08153	12.05670	12.03187	12.00703	11.98220	11.95737	11.93253	11.90770	11.88287	11.85803
66	11.83320	11.80806	11.78292	11.75778	11.73263	11.70749	11.68235	11.65721	11.63207	11.60693	11.58178	11.55664
67	11.53150	11.50585	11.48020	11.45455	11.42890	11.40325	11.37760	11.35195	11.32630	11.30065	11.27500	11.24935
68	11.22370	11.19740	11.17110	11.14480	11.11850	11.09220	11.06590	11.03960	11.01330	10.98700	10.96070	10.93440
69	10.90810	10.88125	10.85440	10.82755	10.80070	10.77385	10.74700	10.72015	10.69330	10.66645	10.63960	10.61275
70	10.58590	10.55838	10.53085	10.50333	10.47580	10.44828	10.42075	10.39323	10.36570	10.33818	10.31065	10.28313
71	10.25560	10.22748	10.19935	10.17123	10.14310	10.11498	10.08685	10.05873	10.03060	10.00248	9.97435	9.94623
72	9.91810	9.88958	9.86107	9.83255	9.80403	9.77552	9.74700	9.71848	9.68997	9.66145	9.63293	9.60442

Quarterly PPA Int Rate:

3.12%	4.97%	5.47%
1st Sgmnt	2nd Sgmnt	3rd Sgmnt

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

07/01/10	08/01/10	09/01/10
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Multiply annual benefit by the factor to get the lump sum value

73	9.57590	9.54693	9.51795	9.48898	9.46000	9.43103	9.40205	9.37308	9.34410	9.31513	9.28615	9.25718
74	9.22820	9.19895	9.16970	9.14045	9.11120	9.08195	9.05270	9.02345	8.99420	8.96495	8.93570	8.90645
75	8.87720	8.84772	8.81823	8.78875	8.75927	8.72978	8.70030	8.67082	8.64133	8.61185	8.58237	8.55288
76	8.52340	8.49367	8.46393	8.43420	8.40447	8.37473	8.34500	8.31527	8.28553	8.25580	8.22607	8.19633
77	8.16660	8.13703	8.10747	8.07790	8.04833	8.01877	7.98920	7.95963	7.93007	7.90050	7.87093	7.84137
78	7.81180	7.78231	7.75282	7.72333	7.69383	7.66434	7.63485	7.60536	7.57587	7.54638	7.51688	7.48739
79	7.45790	7.42858	7.39925	7.36993	7.34060	7.31128	7.28195	7.25263	7.22330	7.19398	7.16465	7.13533
80	7.10600											

	GATT	PPA (with 40% Phase-in)		
Mortality	417e2010	417e2010		
Interest	4.29%	Yield Curve		
	1st Sgmnt	0	3.12%	2.34%
	2nd Sgmnt	5	4.97%	5.42%
	3rd Sgmnt	20	5.47%	6.26%

Quarterly PPA Int Rate:

3.12%	4.97%	5.47%
1st Sgmnt	2nd Sgmnt	3rd Sgmnt

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

07/01/10	08/01/10	09/01/10
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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	0.79050	0.79411	0.79772	0.80133	0.80493	0.80854	0.81215	0.81576	0.81937	0.82298	0.82658	0.83019
17	0.83380	0.83762	0.84143	0.84525	0.84907	0.85288	0.85670	0.86052	0.86433	0.86815	0.87197	0.87578
18	0.87960	0.88362	0.88763	0.89165	0.89567	0.89968	0.90370	0.90772	0.91173	0.91575	0.91977	0.92378
19	0.92780	0.93205	0.93630	0.94055	0.94480	0.94905	0.95330	0.95755	0.96180	0.96605	0.97030	0.97455
20	0.97880	0.98328	0.98775	0.99223	0.99670	1.00118	1.00565	1.01013	1.01460	1.01908	1.02355	1.02803
21	1.03250	1.03722	1.04193	1.04665	1.05137	1.05608	1.06080	1.06552	1.07023	1.07495	1.07967	1.08438
22	1.08910	1.09408	1.09907	1.10405	1.10903	1.11402	1.11900	1.12398	1.12897	1.13395	1.13893	1.14392
23	1.14890	1.15416	1.15942	1.16468	1.16993	1.17519	1.18045	1.18571	1.19097	1.19623	1.20148	1.20674
24	1.21200	1.21755	1.22310	1.22865	1.23420	1.23975	1.24530	1.25085	1.25640	1.26195	1.26750	1.27305
25	1.27860	1.28445	1.29030	1.29615	1.30200	1.30785	1.31370	1.31955	1.32540	1.33125	1.33710	1.34295
26	1.34880	1.35498	1.36115	1.36733	1.37350	1.37968	1.38585	1.39203	1.39820	1.40438	1.41055	1.41673
27	1.42290	1.42942	1.43593	1.44245	1.44897	1.45548	1.46200	1.46852	1.47503	1.48155	1.48807	1.49458
28	1.50110	1.50798	1.51487	1.52175	1.52863	1.53552	1.54240	1.54928	1.55617	1.56305	1.56993	1.57682
29	1.58370	1.59095	1.59820	1.60545	1.61270	1.61995	1.62720	1.63445	1.64170	1.64895	1.65620	1.66345
30	1.67070	1.67837	1.68603	1.69370	1.70137	1.70903	1.71670	1.72437	1.73203	1.73970	1.74737	1.75503
31	1.76270	1.77078	1.77887	1.78695	1.79503	1.80312	1.81120	1.81928	1.82737	1.83545	1.84353	1.85162
32	1.85970	1.86824	1.87678	1.88533	1.89387	1.90241	1.91095	1.91949	1.92803	1.93658	1.94512	1.95366
33	1.96220	1.97123	1.98025	1.98928	1.99830	2.00733	2.01635	2.02538	2.03440	2.04343	2.05245	2.06148

	GATT	PPA (with 40% Phase-in)		
Mortality Interest	417e2010	417e2010		
	4.29%	<u>Yield Curve</u>		
	1st Sgmnt	0	3.12%	2.34%
	2nd Sgmnt	5	4.97%	5.42%
	3rd Sgmnt	20	5.47%	6.26%

Quarterly PPA Int Rate:

3.12%	4.97%	5.47%
1st Sgmnt	2nd Sgmnt	3rd Sgmnt

Mortality Interest

	GATT	PPA (with 40% Phase-in)
	417e2010	417e2010
	4.29%	Yield Curve
	1st Sgmnt	0
	2nd Sgmnt	5
	3rd Sgmnt	20

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

07/01/10	08/01/10	09/01/10
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3.12%	2.34%
4.97%	5.42%
5.47%	6.26%

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

34	2.07050	2.08003	2.08955	2.09908	2.10860	2.11813	2.12765	2.13718	2.14670	2.15623	2.16575	2.17528
35	2.18480	2.19486	2.20492	2.21498	2.22503	2.23509	2.24515	2.25521	2.26527	2.27533	2.28538	2.29544
36	2.30550	2.31612	2.32673	2.33735	2.34797	2.35858	2.36920	2.37982	2.39043	2.40105	2.41167	2.42228
37	2.43290	2.44413	2.45535	2.46658	2.47780	2.48903	2.50025	2.51148	2.52270	2.53393	2.54515	2.55638
38	2.56760	2.57944	2.59128	2.60313	2.61497	2.62681	2.63865	2.65049	2.66233	2.67418	2.68602	2.69786
39	2.70970	2.72221	2.73472	2.74723	2.75973	2.77224	2.78475	2.79726	2.80977	2.82228	2.83478	2.84729
40	2.85980	2.87301	2.88622	2.89943	2.91263	2.92584	2.93905	2.95226	2.96547	2.97868	2.99188	3.00509
41	3.01830	3.03225	3.04620	3.06015	3.07410	3.08805	3.10200	3.11595	3.12990	3.14385	3.15780	3.17175
42	3.18570	3.20043	3.21517	3.22990	3.24463	3.25937	3.27410	3.28883	3.30357	3.31830	3.33303	3.34777
43	3.36250	3.37807	3.39363	3.40920	3.42477	3.44033	3.45590	3.47147	3.48703	3.50260	3.51817	3.53373
44	3.54930	3.56575	3.58220	3.59865	3.61510	3.63155	3.64800	3.66445	3.68090	3.69735	3.71380	3.73025
45	3.74670	3.76677	3.78683	3.80690	3.82697	3.84703	3.86710	3.88717	3.90723	3.92730	3.94737	3.96743
46	3.98750	4.00853	4.02955	4.05058	4.07160	4.09263	4.11365	4.13468	4.15570	4.17673	4.19775	4.21878
47	4.23980	4.26184	4.28388	4.30593	4.32797	4.35001	4.37205	4.39409	4.41613	4.43818	4.46022	4.48226
48	4.50430	4.52739	4.55048	4.57358	4.59667	4.61976	4.64285	4.66594	4.68903	4.71213	4.73522	4.75831
49	4.78140	4.80562	4.82983	4.85405	4.87827	4.90248	4.92670	4.95092	4.97513	4.99935	5.02357	5.04778
50	5.07200	5.09741	5.12282	5.14823	5.17363	5.19904	5.22445	5.24986	5.27527	5.30068	5.32608	5.35149
51	5.37690	5.40355	5.43020	5.45685	5.48350	5.51015	5.53680	5.56345	5.59010	5.61675	5.64340	5.67005
52	5.69670	5.72469	5.75268	5.78068	5.80867	5.83666	5.86465	5.89264	5.92063	5.94863	5.97662	6.00461
53	6.03260	6.06202	6.09143	6.12085	6.15027	6.17968	6.20910	6.23852	6.26793	6.29735	6.32677	6.35618
54	6.38560	6.41655	6.44750	6.47845	6.50940	6.54035	6.57130	6.60225	6.63320	6.66415	6.69510	6.72605
55	6.75700	6.78964	6.82228	6.85493	6.88757	6.92021	6.95285	6.98549	7.01813	7.05078	7.08342	7.11606
56	7.14870	7.18322	7.21773	7.25225	7.28677	7.32128	7.35580	7.39032	7.42483	7.45935	7.49387	7.52838
57	7.56290	7.59939	7.63588	7.67238	7.70887	7.74536	7.78185	7.81834	7.85483	7.89133	7.92782	7.96431
58	8.00080	8.03942	8.07803	8.11665	8.15527	8.19388	8.23250	8.27112	8.30973	8.34835	8.38697	8.42558
59	8.46420	8.50513	8.54605	8.58698	8.62790	8.66883	8.70975	8.75068	8.79160	8.83253	8.87345	8.91438
60	8.95530	9.00411	9.05292	9.10173	9.15053	9.19934	9.24815	9.29696	9.34577	9.39458	9.44338	9.49219
61	9.54100	9.59164	9.64228	9.69293	9.74357	9.79421	9.84485	9.89549	9.94613	9.99678	10.04742	10.09806
62	10.14870	10.20136	10.25402	10.30668	10.35933	10.41199	10.46465	10.51731	10.56997	10.62263	10.67528	10.72794
63	10.78060	10.83563	10.89065	10.94568	11.00070	11.05573	11.11075	11.16578	11.22080	11.27583	11.33085	11.38588
64	11.44090	11.49843	11.55595	11.61348	11.67100	11.72853	11.78605	11.84358	11.90110	11.95863	12.01615	12.07368
65	12.13120	12.10637	12.08153	12.05670	12.03187	12.00703	11.98220	11.95737	11.93253	11.90770	11.88287	11.85803
66	11.83320	11.80806	11.78292	11.75778	11.73263	11.70749	11.68235	11.65721	11.63207	11.60693	11.58178	11.55664
67	11.53150	11.50585	11.48020	11.45455	11.42890	11.40325	11.37760	11.35195	11.32630	11.30065	11.27500	11.24935
68	11.22370	11.19740	11.17110	11.14480	11.11850	11.09220	11.06590	11.03960	11.01330	10.98700	10.96070	10.93440
69	10.90810	10.88125	10.85440	10.82755	10.80070	10.77385	10.74700	10.72015	10.69330	10.66645	10.63960	10.61275
70	10.58590	10.55838	10.53085	10.50333	10.47580	10.44828	10.42075	10.39323	10.36570	10.33818	10.31065	10.28313
71	10.25560	10.22748	10.19935	10.17123	10.14310	10.11498	10.08685	10.05873	10.03060	10.00248	9.97435	9.94623
72	9.91810	9.88958	9.86107	9.83255	9.80403	9.77552	9.74700	9.71848	9.68997	9.66145	9.63293	9.60442

Quarterly PPA Int Rate:

3.12%	4.97%	5.47%
1st Sgmnt	2nd Sgmnt	3rd Sgmnt

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

07/01/10	08/01/10	09/01/10
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73	9.57590	9.54693	9.51795	9.48898	9.46000	9.43103	9.40205	9.37308	9.34410	9.31513	9.28615	9.25718
74	9.22820	9.19895	9.16970	9.14045	9.11120	9.08195	9.05270	9.02345	8.99420	8.96495	8.93570	8.90645
75	8.87720	8.84772	8.81823	8.78875	8.75927	8.72978	8.70030	8.67082	8.64133	8.61185	8.58237	8.55288
76	8.52340	8.49367	8.46393	8.43420	8.40447	8.37473	8.34500	8.31527	8.28553	8.25580	8.22607	8.19633
77	8.16660	8.13703	8.10747	8.07790	8.04833	8.01877	7.98920	7.95963	7.93007	7.90050	7.87093	7.84137
78	7.81180	7.78231	7.75282	7.72333	7.69383	7.66434	7.63485	7.60536	7.57587	7.54638	7.51688	7.48739
79	7.45790	7.42858	7.39925	7.36993	7.34060	7.31128	7.28195	7.25263	7.22330	7.19398	7.16465	7.13533
80	7.10600											

	GATT	PPA (with 40% Phase-in)	
Mortality	417e2010	417e2010	
Interest	4.29%	Yield Curve	
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