

Preliminary 2010 Lump Sum Factors

The Plan Actuary has calculated PRELIMINARY lump sum factors using the segmented interest rates corresponding to the months of August and September 2009 and the applicable mortality table. The segmented interest rates for August 2009 are 3.6%, 5.31% and 5.47%. The segmented interest rates for September 2009 are: 3.31%, 5.05%, and 5.32%.

The lump sum factors determined using the month of September currently result in the most favorable lump sums for Plan Participants planning retirement during 2010. Unless the segmented interest rates for October, November or December produce more favorable lump sum factors, the Pension Plan's 2010 lump sum factors will be based on those corresponding to September 2009.

The Preliminary Lump Sum Factors based the September segmented interest rates are:

Age Nearest Retirement	2010 Lump Sum Factor
75	105.90
74	110.09
73	114.25
72	118.35
71	122.39
70	126.36
69	130.23
68	134.04
67	137.75
66	141.40
65	145.00
64	148.55
63	152.02
62	155.44
61	158.79
60	162.07
59	165.25
58	168.34
57	171.34
56	174.24
55	177.06
54	179.80
53	182.43
52	184.95
51	187.37
50	189.67