10-Year UCRP Lump Sum Cashout/Retirement Income Overview

	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10
Lump Sum Cashout (LSC) Elections										
Number of LSC - Members	564	434	407	494	715	746	908	960	710	792
Number of LSC - QDROS	67	53	64	53	70	67	61	66	49	40
Total LSC	631	487	471	547	785	813	969	1,026	759	832
LSC Payments ($000's) [1]	$149,757	$134,025	$102,181	$125,147	$167,210	$191,297	$289,363	$309,780	$155,761	$188,804
Average LSC ($000's)[2]	$215	$223	$191	$195	$196	$217	$279	$278	$197	$217
Retirement Income Elections										
Number of Members	1,618	1,577	1,769	2,321	2,956	2,896	3,140	3,328	2,459	2,931
Number of QDROs	4	14	10	20	15	11	20	23	11	8
Total Retirement Income Elections	1,622	1,591	1,779	2,341	2,971	2,907	3,160	3,351	2,470	2,939
LSC Take Rates										
Members LSC Take Rate (%)	25.8%	21.6%	18.7%	17.5%	19.5%	20.5%	22.4%	22.4%	22.4%	21.3%
(# Members LSC / # Member Retirement Income Elections + # Member LSC)										
QDRO LSC Take Rate (%)	94.4%	79.1%	86.5%	72.6%	82.4%	85.9%	75.3%	74.2%	81.7%	83.3%
(# QDRO LSC / # QDRO Retirement Income Elections + # QDRO LSC)										
Total LSC Take Rate (%)	28.0%	23.4%	20.9%	18.9%	20.9%	21.9%	23.5%	23.4%	23.5%	22.1%
(Total # LSC / total # Retirement Income Elections + total # LSC)										

Note: Eligibility of the Member to retire is a requirement to elect the LSC; therefore, the take rate percentage for the LSC is measured utilizing retirement figures.

[1]The dollar amount for LSCs represents payments made during the fiscal year.

[2]Effective fiscal year 2000/01 the average LSC is based on the total number of Member and QDRO LSCs paid rather than the total number elected.