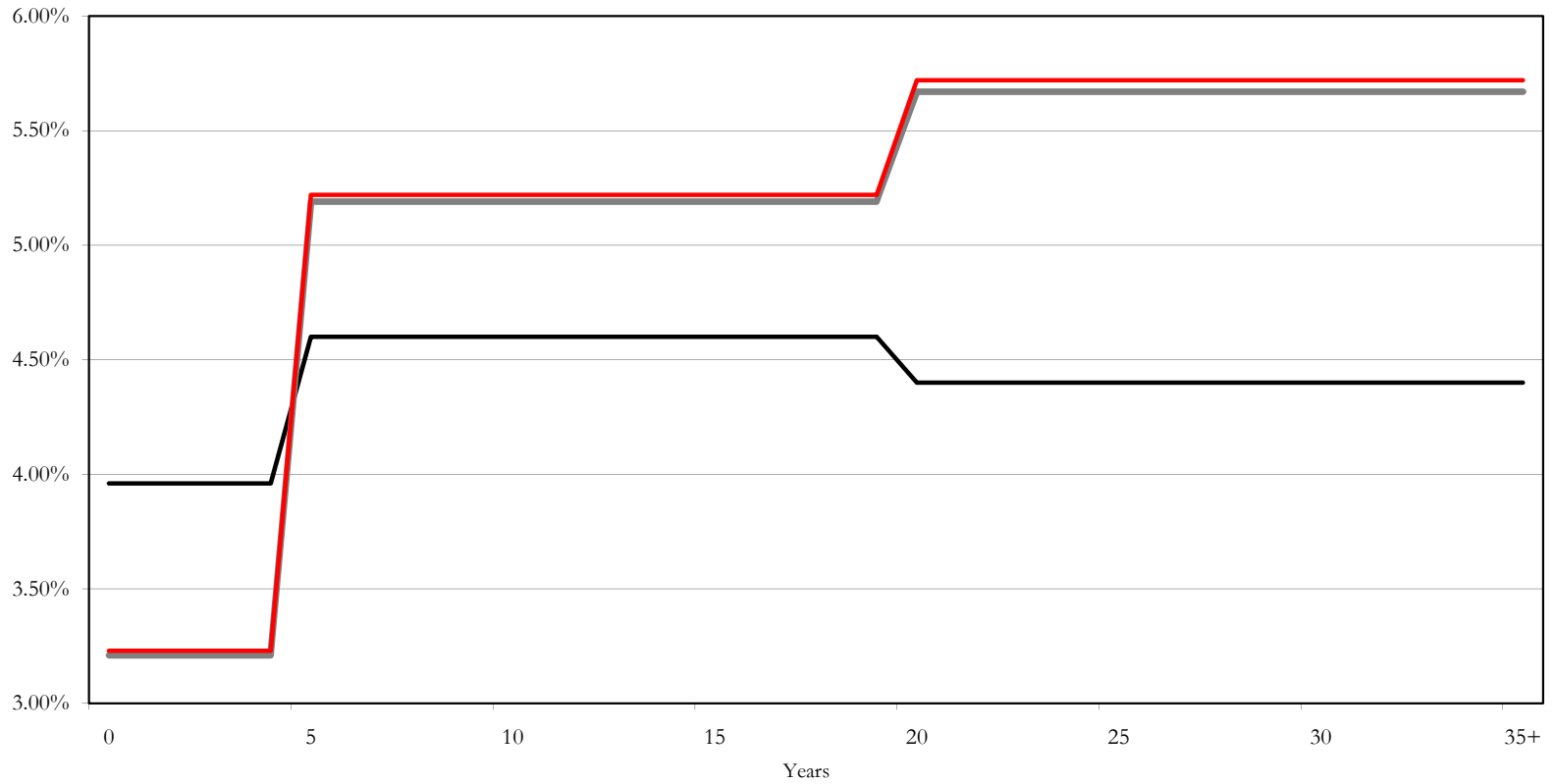


### IRC §417(e)(3) Lump Sum Rates (DB Plans) Source: Internal Revenue Service



— January 2009\*      — December 2009\*\*      — January 2010\*\*

\*For plan years beginning in 2009

\*\*For plan years beginning in 2010