

### Trend Schedule 2011

|      | 1    | 2    | 3    | 4    | 5    | 6    | 7    |      |
|------|------|------|------|------|------|------|------|------|
| 2011 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 2011 |
| 2010 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 2010 |
| 2009 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 1.01 | 2009 |
| 2008 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 1.03 | 2008 |
| 2007 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.06 | 2007 |
| 2006 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.13 | 1.11 | 2006 |
| 2005 |      | 1.19 | 1.19 | 1.19 | 1.19 | 1.19 | 1.15 | 2005 |
| 2004 |      | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.22 | 2004 |
| 2003 |      | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 1.26 | 2003 |
| 2002 |      |      | 1.34 | 1.34 | 1.34 | 1.34 | 1.28 | 2002 |
| 2001 |      |      | 1.35 | 1.35 | 1.35 | 1.35 | 1.29 | 2001 |
| 2000 |      |      |      | 1.36 | 1.36 | 1.36 |      | 2000 |
| 1999 |      |      |      | 1.39 | 1.39 | 1.39 |      | 1999 |
| 1998 |      |      |      |      | 1.39 | 1.39 |      | 1998 |
| 1997 |      |      |      |      | 1.40 | 1.40 |      | 1997 |
| 1996 |      |      |      |      | 1.43 | 1.43 |      | 1996 |
| 1995 |      |      |      |      |      | 1.45 |      | 1995 |
| 1994 |      |      |      |      |      | 1.50 |      | 1994 |
| 1993 |      |      |      |      |      | 1.54 |      | 1993 |
| 1992 |      |      |      |      |      | 1.57 |      | 1992 |
| 1991 |      |      |      |      |      |      |      | 1991 |
| 1990 |      |      |      |      |      |      |      | 1990 |
| 1989 |      |      |      |      |      |      |      | 1989 |
| 1988 |      |      |      |      |      |      |      | 1988 |
| 1987 |      |      |      |      |      |      |      | 1987 |
| 1986 |      |      |      |      |      |      |      | 1986 |
| 1985 |      |      |      |      |      |      |      | 1985 |
| 1984 |      |      |      |      |      |      |      | 1984 |
| 1983 |      |      |      |      |      |      |      | 1983 |
| 1982 |      |      |      |      |      |      |      | 1982 |
| 1981 |      |      |      |      |      |      |      | 1981 |
| 1980 |      |      |      |      |      |      |      | 1980 |
| 1979 |      |      |      |      |      |      |      | 1979 |
| 1978 |      |      |      |      |      |      |      | 1978 |

7/1/2011













**NORMAL DEPRECIATION PERCENTAGE**

| TYPICAL LIFE EXPECTANCY | 2             | 3       | 4       | 5        | 6        | 7        | 8        | 9        |
|-------------------------|---------------|---------|---------|----------|----------|----------|----------|----------|
|                         | EFFECTIVE AGE | 5 YEARS | 8 YEARS | 10 YEARS | 12 YEARS | 15 YEARS | 20 YEARS | 25 YEARS |
| 2011                    | 15            | 10      | 8       | 6        | 5        | 3        | 2        | 2        |
| 2010                    | 31            | 21      | 16      | 13       | 10       | 7        | 5        | 3        |
| 2009                    | 48            | 33      | 24      | 20       | 15       | 10       | 7        | 5        |
| 2008                    | 66            | 46      | 33      | 27       | 21       | 14       | 10       | 7        |
| 2007                    | 77            | 57      | 42      | 34       | 27       | 18       | 13       | 9        |
| 2006                    | 82            | 67      | 51      | 42       | 32       | 22       | 16       | 11       |
| 2005                    |               | 74      | 61      | 50       | 38       | 26       | 19       | 14       |
| 2004                    |               | 78      | 70      | 57       | 45       | 30       | 22       | 16       |
| 2003                    |               | 80      | 76      | 64       | 51       | 35       | 25       | 18       |
| 2002                    |               |         | 79      | 71       | 57       | 40       | 29       | 21       |
| 2001                    |               |         | 80      | 76       | 63       | 45       | 32       | 24       |
| 2000                    |               |         |         | 78       | 69       | 50       | 36       | 26       |
| 1999                    |               |         |         | 80       | 74       | 55       | 40       | 29       |
| 1998                    |               |         |         |          | 77       | 60       | 44       | 32       |
| 1997                    |               |         |         |          | 79       | 65       | 48       | 35       |
| 1996                    |               |         |         |          | 80       | 69       | 52       | 39       |
| 1995                    |               |         |         |          |          | 73       | 56       | 42       |
| 1994                    |               |         |         |          |          | 76       | 61       | 46       |
| 1993                    |               |         |         |          |          | 78       | 66       | 49       |
| 1992                    |               |         |         |          |          | 79       | 70       | 53       |
| 1991                    |               |         |         |          |          | 80       | 70       | 53       |
| 1990                    |               |         |         |          |          |          | 74       | 60       |
| 1989                    |               |         |         |          |          |          | 74       | 60       |
| 1988                    |               |         |         |          |          |          | 77       | 66       |
| 1987                    |               |         |         |          |          |          | 77       | 66       |
| 1986                    |               |         |         |          |          |          | 79       | 72       |
| 1985                    |               |         |         |          |          |          |          | 72       |
| 1984                    |               |         |         |          |          |          |          | 77       |
| 1983                    |               |         |         |          |          |          |          | 77       |
| 1982                    |               |         |         |          |          |          |          | 79       |
| 1981                    |               |         |         |          |          |          |          | 79       |
| 1980                    |               |         |         |          |          |          |          | 80       |



PERCENT GOOD TABLE

| TYPICAL LIFE EXPECTANCY | 2             | 3       | 4       | 5        | 6        | 7        | 8        | 9        |
|-------------------------|---------------|---------|---------|----------|----------|----------|----------|----------|
|                         | EFFECTIVE AGE | 5 YEARS | 8 YEARS | 10 YEARS | 12 YEARS | 15 YEARS | 20 YEARS | 25 YEARS |
| 2011                    | 85            | 90      | 92      | 94       | 95       | 97       | 98       | 98       |
| 2010                    | 69            | 79      | 84      | 87       | 90       | 93       | 95       | 97       |
| 2009                    | 52            | 67      | 76      | 80       | 85       | 90       | 93       | 95       |
| 2008                    | 34            | 54      | 67      | 73       | 79       | 86       | 90       | 93       |
| 2007                    | 23            | 43      | 58      | 66       | 73       | 82       | 87       | 91       |
| 2006                    | 18            | 33      | 49      | 58       | 68       | 78       | 84       | 89       |
| 2005                    |               | 26      | 39      | 50       | 62       | 74       | 81       | 86       |
| 2004                    |               | 22      | 30      | 43       | 55       | 70       | 78       | 84       |
| 2003                    |               | 20      | 24      | 36       | 49       | 65       | 75       | 82       |
| 2002                    |               |         | 21      | 29       | 43       | 60       | 71       | 79       |
| 2001                    |               |         | 20      | 24       | 37       | 55       | 68       | 76       |
| 2000                    |               |         |         | 22       | 31       | 50       | 64       | 74       |
| 1999                    |               |         |         | 20       | 26       | 45       | 60       | 71       |
| 1998                    |               |         |         |          | 23       | 40       | 56       | 68       |
| 1997                    |               |         |         |          | 21       | 35       | 52       | 65       |
| 1996                    |               |         |         |          | 20       | 31       | 48       | 61       |
| 1995                    |               |         |         |          |          | 27       | 44       | 58       |
| 1994                    |               |         |         |          |          | 24       | 39       | 54       |
| 1993                    |               |         |         |          |          | 22       | 34       | 51       |
| 1992                    |               |         |         |          |          | 21       | 30       | 47       |
| 1991                    |               |         |         |          |          | 20       | 30       | 47       |
| 1990                    |               |         |         |          |          |          | 26       | 40       |
| 1989                    |               |         |         |          |          |          | 26       | 40       |
| 1988                    |               |         |         |          |          |          | 23       | 34       |
| 1987                    |               |         |         |          |          |          | 23       | 34       |
| 1986                    |               |         |         |          |          |          | 21       | 28       |
| 1985                    |               |         |         |          |          |          |          | 28       |
| 1984                    |               |         |         |          |          |          |          | 23       |
| 1983                    |               |         |         |          |          |          |          | 23       |
| 1982                    |               |         |         |          |          |          |          | 21       |
| 1981                    |               |         |         |          |          |          |          | 21       |
| 1980                    |               |         |         |          |          |          |          | 20       |