

Trend Schedule 2009

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
|-------------|------|------|------|------|------|------|------|-------------|
| 2009 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 2009 |
| 2008 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.04 | 1.03 | 2008 |
| 2007 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.08 | 1.07 | 2007 |
| 2006 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.14 | 1.11 | 2006 |
| 2005 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.15 | 2005 |
| 2004 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.23 | 2004 |
| 2003 | | 1.33 | 1.33 | 1.33 | 1.33 | 1.33 | 1.26 | 2003 |
| 2002 | | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 1.28 | 2002 |
| 2001 | | 1.36 | 1.36 | 1.36 | 1.36 | 1.36 | 1.29 | 2001 |
| 2000 | | | 1.37 | 1.37 | 1.37 | 1.37 | 1.30 | 2000 |
| 1999 | | | 1.40 | 1.40 | 1.40 | 1.40 | 1.32 | 1999 |
| 1998 | | | | 1.40 | 1.40 | 1.40 | | 1998 |
| 1997 | | | | 1.41 | 1.41 | 1.41 | | 1997 |
| 1996 | | | | | 1.44 | 1.44 | | 1996 |
| 1995 | | | | | 1.46 | 1.46 | | 1995 |
| 1994 | | | | | 1.51 | 1.51 | | 1994 |
| 1993 | | | | | | 1.55 | | 1993 |
| 1992 | | | | | | 1.58 | | 1992 |
| 1991 | | | | | | 1.60 | | 1991 |
| 1990 | | | | | | 1.63 | | 1990 |
| 1989 | | | | | | | | 1989 |
| 1988 | | | | | | | | 1988 |
| 1987 | | | | | | | | 1987 |
| 1986 | | | | | | | | 1986 |
| 1985 | | | | | | | | 1985 |
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| 1983 | | | | | | | | 1983 |
| 1982 | | | | | | | | 1982 |
| 1981 | | | | | | | | 1981 |
| 1980 | | | | | | | | 1980 |
| 1979 | | | | | | | | 1979 |
| 1978 | | | | | | | | 1978 |
| 1977 | | | | | | | | 1977 |
| 1976 | | | | | | | | 1976 |

7/1/2009

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 | 30 YEARS |
| 2009 | 85 | 90 | 92 | 94 | 95 | 97 | 98 | 98 |
| 2008 | 69 | 79 | 84 | 87 | 90 | 93 | 95 | 97 |
| 2007 | 52 | 67 | 76 | 80 | 85 | 90 | 93 | 95 |
| 2006 | 34 | 54 | 67 | 73 | 79 | 86 | 90 | 93 |
| 2005 | 23 | 43 | 58 | 66 | 73 | 82 | 87 | 91 |
| 2004 | 18 | 33 | 49 | 58 | 68 | 78 | 84 | 89 |
| 2003 | | 26 | 39 | 50 | 62 | 74 | 81 | 86 |
| 2002 | | 22 | 30 | 43 | 55 | 70 | 78 | 84 |
| 2001 | | 20 | 24 | 36 | 49 | 65 | 75 | 82 |
| 2000 | | | 21 | 29 | 43 | 60 | 71 | 79 |
| 1999 | | | 20 | 24 | 37 | 55 | 68 | 76 |
| 1998 | | | | 22 | 31 | 50 | 64 | 74 |
| 1997 | | | | 20 | 26 | 45 | 60 | 71 |
| 1996 | | | | | 23 | 40 | 56 | 68 |
| 1995 | | | | | 21 | 35 | 52 | 65 |
| 1994 | | | | | 20 | 31 | 48 | 61 |
| 1993 | | | | | | 27 | 44 | 58 |
| 1992 | | | | | | 24 | 39 | 54 |
| 1991 | | | | | | 22 | 34 | 51 |
| 1990 | | | | | | 21 | 30 | 47 |
| 1989 | | | | | | 20 | 30 | 47 |
| 1988 | | | | | | | 26 | 40 |
| 1987 | | | | | | | 26 | 40 |
| 1986 | | | | | | | 23 | 34 |
| 1985 | | | | | | | 23 | 34 |
| 1984 | | | | | | | 21 | 28 |
| 1983 | | | | | | | | 28 |
| 1982 | | | | | | | | 23 |
| 1981 | | | | | | | | 23 |
| 1980 | | | | | | | | 21 |
| 1979 | | | | | | | | 21 |
| 1978 | | | | | | | | 20 |

07/01/09

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 | 30 YEARS |
| 2009 | 15 | 10 | 8 | 6 | 5 | 3 | 2 | 2 |
| 2008 | 31 | 21 | 16 | 13 | 10 | 7 | 5 | 3 |
| 2007 | 48 | 33 | 24 | 20 | 15 | 10 | 7 | 5 |
| 2006 | 66 | 46 | 33 | 27 | 21 | 14 | 10 | 7 |
| 2005 | 77 | 57 | 42 | 34 | 27 | 18 | 13 | 9 |
| 2004 | 82 | 67 | 51 | 42 | 32 | 22 | 16 | 11 |
| 2003 | | 74 | 61 | 50 | 38 | 26 | 19 | 14 |
| 2002 | | 78 | 70 | 57 | 45 | 30 | 22 | 16 |
| 2001 | | 80 | 76 | 64 | 51 | 35 | 25 | 18 |
| 2000 | | | 79 | 71 | 57 | 40 | 29 | 21 |
| 1999 | | | 80 | 76 | 63 | 45 | 32 | 24 |
| 1998 | | | | 78 | 69 | 50 | 36 | 26 |
| 1997 | | | | 80 | 74 | 55 | 40 | 29 |
| 1996 | | | | | 77 | 60 | 44 | 32 |
| 1995 | | | | | 79 | 65 | 48 | 35 |
| 1994 | | | | | 80 | 69 | 52 | 39 |
| 1993 | | | | | | 73 | 56 | 42 |
| 1992 | | | | | | 76 | 61 | 46 |
| 1991 | | | | | | 78 | 66 | 49 |
| 1990 | | | | | | 79 | 70 | 53 |
| 1989 | | | | | | 80 | 70 | 53 |
| 1988 | | | | | | | 74 | 60 |
| 1987 | | | | | | | 74 | 60 |
| 1986 | | | | | | | 77 | 66 |
| 1985 | | | | | | | 77 | 66 |
| 1984 | | | | | | | 79 | 72 |
| 1983 | | | | | | | | 72 |
| 1982 | | | | | | | | 77 |
| 1981 | | | | | | | | 77 |
| 1980 | | | | | | | | 79 |
| 1979 | | | | | | | | 79 |
| 1978 | | | | | | | | 80 |