

NEW SAFETY - "3% @ 50, 2% COLA, 36 MOS FAS (Enhanced)

Effective 1/1/07 - 6/30/08



(Expressed as a Percentage of Monthly Payroll)

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	9.23%	3.69%	12.92%
16	9.23%	3.69%	12.92%
17	9.23%	3.69%	12.92%
18	9.23%	3.69%	12.92%
19	9.23%	3.69%	12.92%
20	9.23%	3.69%	12.92%
21	9.16%	3.66%	12.82%
22	9.09%	3.63%	12.72%
23	9.03%	3.61%	12.64%
24	8.98%	3.59%	12.57%
25	8.94%	3.57%	12.51%
26	8.91%	3.56%	12.47%
27	8.89%	3.55%	12.44%
28	8.88%	3.55%	12.43%
29	8.88%	3.55%	12.43%
30	8.90%	3.55%	12.45%
31	8.92%	3.56%	12.48%
32	8.95%	3.57%	12.52%
33	8.99%	3.59%	12.58%
34	9.04%	3.61%	12.65%
35	9.09%	3.63%	12.72%
36	9.15%	3.65%	12.80%
37	9.21%	3.68%	12.89%
38	9.27%	3.70%	12.97%
39	9.34%	3.73%	13.07%
40	9.41%	3.76%	13.17%
41	9.48%	3.79%	13.27%
42	9.56%	3.82%	13.38%
43	9.64%	3.85%	13.49%
44	9.72%	3.88%	13.60%
45	9.81%	3.92%	13.73%
46	9.89%	3.95%	13.84%
47	9.99%	3.99%	13.98%
48	10.36%	4.14%	14.50%
49	10.93%	4.36%	15.29%
50	10.93%	4.36%	15.29%
51	10.93%	4.36%	15.29%
52	10.93%	4.36%	15.29%
53	10.93%	4.36%	15.29%
54	10.93%	4.36%	15.29%
55	10.93%	4.36%	15.29%
56	10.93%	4.36%	15.29%
57	10.93%	4.36%	15.29%
58	10.93%	4.36%	15.29%
59	10.93%	4.36%	15.29%
60	10.93%	4.36%	15.29%

COLA Loading Factor: 39.93%