

TABLE 5

Average Annual Stock Market Return	Fixed Contribution	Variable Contribution	Total Contribution
Less than 0%	10%	4.5%	14.5%
0% to 5%	10%	3.5%	13.5%
5% to 10%	10%	2.5%	12.5%
10% to 15%	10%	1.5%	11.5%
Over 15%	10%	0%	10.0%