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Government Rates Summary

Month	PBGC Interest Rates					IRS Interest Rates					
	immediate i_1 i_2 i_3 Calculating Lump Sums		Single-employer plans variable rate premium PPA Spot segment rates			30-year TRS. Sec. Rate [417(e)(3)-GATT Rate]	Current Liability Permissible Ranges As Amended by PFEA 90-100% Notice 2004-34		Federal Mid-Term Rates (Annual)		
			1 st segment	2 nd segment	3 rd segment				100%	120%	150%
Jan 08	3.00	4.00	4.93	6.13	6.69	4.33	5.33-5.92	3.58	4.31	5.40	6.31
Feb 08	3.25	4.00	4.39	6.01	6.72	4.52	5.34-5.94	3.51	4.22	5.29	6.18
Mar 08	3.00	4.00	4.11	6.18	7.05	4.39	5.36-5.96	2.97	3.57	4.48	5.23
Apr 08	3.25	4.00	4.28	6.38	6.99	4.44	5.39-5.99	2.87	3.45	4.33	5.05
May 08	3.25	4.00	4.60	6.28	6.96	4.60	5.40-6.00	2.74	3.29	4.12	4.82
Jun 08	3.25	4.00	4.67	6.36	6.77	4.69	5.42-6.02	3.20	3.84	4.82	5.63
Jul 08	3.50	4.00	4.99	6.64	6.95	4.57	5.44-6.04	3.45	4.14	5.20	6.08
Aug 08	3.25	4.00	5.16	6.88	7.04	4.50	5.46-6.07	3.55	4.26	5.35	6.25
Sep 08	3.50	4.00	5.21	6.87	6.91	4.27	5.49-6.10	3.46	4.16	5.22	6.09
Oct 08	3.25	4.00	5.86	7.35	6.88	4.17	5.52-6.14	3.16	3.81	4.77	5.58
Nov 08	3.75	4.00	7.35	8.61	7.26	4.00	5.58-6.20	2.97	3.57	4.48	5.23
Dec 08	4.75	4.00	7.11	8.23	7.42	2.87	5.64-6.27	2.85	3.43	4.30	5.01
Jan 09	4.00	4.00	6.72	7.12	6.36	3.13	5.67-6.29	2.06	2.48	3.10	3.62
Feb 09	3.00	4.00	5.20	6.80	6.31	3.59	5.69-6.32	1.65	1.98	2.48	2.89
Mar 09	3.50	4.00	5.24	7.07	7.08	3.64	5.72-6.35	1.94	2.33	2.92	3.41
Apr 09	3.25	4.00	5.70	7.53	7.85		5.75-6.39	2.15	2.59	3.24	3.79
May 09	3.50	4.00						2.05	2.47	3.08	3.60
Jun 09											

Links to rate sources

PBGC interest rates: <http://www.pbgc.gov/practitioners/interest-rates/content/index.html>

30 Year Treasury Securities rate: <http://www.irs.gov/retirement/article/0,,id=96450,00.html>

Current liability permissible ranges; 90-100%: <http://www.irs.gov/retirement/article/0,,id=123229,00.html>

Federal mid-term rates (follow links to IRS RRs): <http://pmstax.com/af/r/>

Funding yield curve segment rates: <http://www.irs.gov/retirement/article/0,,id=174520,00.html>

Minimum Present Value Segment rates: <http://www.irs.gov/retirement/article/0,,id=177406,00.html>

Underpayment interest rates: <http://www.dol.gov/ebsa/calculator/a2underpaymentrates.html>

IRS Interest Rates (continued)

Month/Year	Funding Yield Curve Segment Rates							Minimum Present Value Segment Rates under 417(e)(3)(D)			
	24-Month Segment Rates			Plan Year	Funding Transitional Segment Rates			Plan Year	First Segment	Second Segment	Third Segment
Dec-07	5.31	5.90	6.41		2008	5.70	5.90		6.07	2008	4.61
Jan-08	5.31	5.92	6.43	2008	5.72	5.92	6.09	2008	4.34	4.67	4.81
Feb-08	5.28	5.95	6.45	2008	5.72	5.94	6.11	2008	4.44	4.85	5.03
Mar-08	5.24	5.97	6.49	2008	5.72	5.96	6.14	2008	4.37	4.79	4.91
Apr-08	5.20	5.99	6.52	2008	5.73	5.99	6.17	2008	4.47	4.81	4.94
May-08	5.16	6.00	6.53	2008	5.72	6.00	6.18	2008	4.61	4.95	5.03
Jun-08	5.13	6.301	6.53	2008	5.72	6.02	6.19	2008	4.75	5.08	5.14
Jul-08	5.10	6.03	6.54	2008	5.73	6.04	6.21	2008	4.69	5.03	5.06
Aug-08	5.08	6.06	6.55	2008	5.74	6.07	6.23	2008	4.64	4.97	4.98
								2009	4.78	5.45	5.46
Sep-08	5.07	6.09	6.56	2008	5.76	6.10	6.25	2008	4.59	4.89	4.79
				2009	5.41	6.09	6.41	2009	4.91	5.50	5.31
Oct-08	5.09	6.16	6.58	2008	5.79	6.15	6.29	2008	4.81	5.06	4.79
				2009	5.44	6.15	6.43	2009	5.44	5.95	5.41
Nov-08	5.17	6.28	6.62	2008	5.86	6.23	6.34	2008	4.62	4.85	4.68
				2009	5.51	6.25	6.48	2009	5.24	5.69	5.37
Dec-08	5.25	6.38	6.68	2008	5.93	6.31	6.41	2008	3.64	3.72	3.57
				2009	5.59	6.34	6.54	2009	4.41	4.57	4.27
Jan-09	5.32	6.45	6.69	2008	5.97	6.34	6.42	2008	3.54	3.86	3.77
				2009	5.64	6.40	6.56	2009	3.96	4.60	4.40
Feb-09	5.31	6.49	6.69	2008	5.98	6.38	6.44	2008	3.92	4.29	4.29
				2009	5.65	6.43	6.57	2009	4.25	4.98	4.99
Mar-09	5.31	6.54	6.73	2008	6.00	6.41	6.48	2008	4.05	4.42	4.48
				2009	5.66	6.48	6.60	2009	4.46	5.20	5.32
Apr-09	5.33	6.62	6.80	2008	6.04	6.47	6.53	2008			
				2009	5.68	6.54	6.66	2009			

24-Month Segment Rates - The 24-month segment rates are used for minimum funding requirements if a plan's first year begins after 2007, or if an election is made not to use the transitional rule of §430(h)(2)(G) of the Code. The rates shown are the 24-month segment rates for use with respect to the applicable month and year listed.

Funding Transitional Segment Rates - The funding transitional segment rates of §430(h)(2)(G) are used for minimum funding requirements if the 24-month rates do not apply and if no election is made under §430(h)(2)(D)(ii) to use the full yield curve. For the plan years beginning in the stated year, the rates shown are funding transitional segment rates for use with respect to the applicable month and year listed.

Minimum Present Value Segment Rates under 417(e)(3)(D) - Generally for plan years beginning after December 31, 2007, the applicable interest rates under §417(e)(3)(D) of the Code are segment rates computed without regard to a 24 month average. For plan years beginning in 2008 through 2011, the applicable interest rate is the monthly spot segment rate blended with the applicable rate under §417(e)(3)(A)(ii)(II) of the Code as in effect for plan years beginning in 2007. For plan years beginning in the stated year, the rates shown are the applicable interest rates for the month and year listed for minimum present value computations under §417(e)(3)(D) of the Code.

Underpayment Interest Rate Under Code §6621(a)(2)
(For Delinquent Participant Contributions and Participant Loan Repayments)

Jan. 1, 2005 to Mar. 31, 2005	5%	Jan. 1, 2005 to Mar. 31, 2007	8%
Apr. 1, 2005 to Jun 30, 2005	6%	Apr. 1, 2005 to Jun 30, 2007	8%
July 1, 2005 to Sep. 30, 2005	6%	July 1, 2005 to Sep. 30, 2007	8%
Oct. 1, 2005 to Dec.31, 2005	7%	Oct. 1, 2005 to Dec.31, 2007	8%
Jan. 1, 2006 to Mar. 31, 2006	7%	Jan. 1, 2005 to Mar. 31, 2008	7%
Apr. 1, 2006 to Jun 30, 2006	7%	Apr. 1, 2005 to Jun 30, 2008	6%
July 1, 2006 to Sep. 30, 2006	8%	July 1, 2005 to Sep. 30, 2008	5%
Oct. 1, 2006 to Dec.31, 2006	8%	Oct. 1, 2005 to Dec.31, 2008	6%
Jan. 1, 2009 to Mar. 31, 2009	5%		
Apr 1, 2009 to Jun 30, 2009	4%		
