

10-Year COLA Summary (Continued)

	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
Self-Employment Tax Rate										
Self-employment tax rate	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%	12.40%
Medicare rate	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%	2.90%
Combined rate	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%	15.30%
Social Security Tax Rate										
Social security rate	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare rate	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
Combined rate	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%	7.65%
ESOP Distribution										
Normal dist. Period (years)	5	5	5	5	5	5	5	5	5	5
Threshold account balance IRC 409(o)(1)(C)	985,000	985,000	935,000	915,000	885,000	850,000	830,000	810,000	800,000	780,000
One year extension threshold IRC 409(o)(1)(C)(ii)	195,000	195,000	185,000	180,000	175,000	170,000	165,000	160,000	160,000	155,000
Max. additional distribution periods allowable (years)	5	5	5	5	5	5	5	5	5	5
Maximum PBGC - Insured Annuity										
ERISA Reg. 4022.23(c)										
Age 65/ 100% Paid	4,500.00	4,500.00	4,312.50	4,125.00	3,971.59	3,801.14	3,698.86	3,664.77	3,579.55	3,392.05
Age 64/ 93%	4,185.00	4,185.00	4,010.63	3,836.25	3,639.58	3,535.06	3,439.94			
Age 63/ 86%	3,870.00	3,870.00	3,708.75	3,547.50	3,415.57	3,268.98	3,181.02			
Age 62/ 79%	3,555.00	3,555.00	3,406.88	3,258.75	3,137.56	3,002.90	2,922.10	2,895.17	2,827.85	2,679.72
Age 61/ 72%	3,240.00	3,240.00	3,105.00	2,970.00	2,859.54	2,736.82	2,663.18			
Age 60/ 65%	2,925.00	2,925.00	2,803.13	2,681.25	2,581.53	2,470.74	2,404.26	2,382.10	2,326.71	2,204.83
Age 59/ 61%	2,745.00	2,745.00	2,630.63	2,516.25	2,422.67	2,138.70	2,256.30			
Age 58/ 61%	2,565.00	2,565.00	2,458.13	2,351.25	2,263.81	2,166.65	2,108.35			
Age 57/ 53%	2,385.00	2,385.00	2,285.63	2,186.25	2,104.94	2,014.60	1,960.40			
Age 56/ 49%	2,205.00	2,205.00	2,113.13	2,021.25	1,946.08	1,862.56	1,812.44			
Age 55/ 45%	2,025.00	2,025.00	1,940.63	1,856.25	1,787.22	1,710.51	1,664.49	1,649.15	1,610.80	1,526.42