PLAINTIFF'S EXHIBIT

MET-807

GROUP ANNUITIES

1953 RATES

1937 Standard Annuity Mortality Table with ages set back 1 year—assumed interest 2¼%—loading 5% of gross

[redacted]

[redacted]

Plan	Past Service Benefit	Employer Outlay as % of Total Payroll		
		Future Service		
		Contributory Plan	Non-Contributory Plan	Past Service
½% Supplemental	½% first $4,200 plus 1% excess credit all service	2½%	3½%	4% for 11 years or 2½% for 20 years
2% Supplemental	½% first $4,200 plus 1½% excess credit all service	5%	6½%	6% for 11 years or 3½% for 20 years
1% Full	1% service since age 35	4½%	6%	5½% for 11 years or 3½% for 20 years
1½% Full	1% service since age 35	6½%	9%	5½% for 11 years or 3½% for 20 years

1. Future service benefits and schedule for each plan are shown on next page.
2. Past service benefits shown above are suggestions only, and can be changed to fit case.
3. Future service approximations for contributory plans are based on employee contributions in ratio of 2 for 1 on without-interest basis.
   For with-interest return, increase employer outlay by about 3½%.
4. Past service approximations are of course subject to requirement that each year's funding payment must be sufficient to completely purchase the annuities maturing that year.
5. For N.R.A. 60, increase approximations by about 50%.

Class	Annual Earnings	Annuity Unit	Monthly Contributions
	1½% Supplemental Plan **Benefit ½% first $4,200 plus 1½% excess**		
1	Under $2,220.00 a year	$ .85	$1.70
2	$2,220.00 - $2,579.99	1.00	2.00
3	2,580.00 - 2,939.99	1.15	2.30
4	2,940.00 - 3,299.99	1.30	2.60
5	3,300.00 - 3,659.99	1.45	2.90
6	3,660.00 - 4,018.99	1.60	3.20
7	4,020.00 - 4,379.99	1.75	3.50
8	4,380.00 - 4,739.99	2.20	4.40
etc.	etc. by $360 steps to maximum	etc. by 45 cent steps	etc. by 90-cent steps
	2% Supplemental Plan **Benefit 1% first $4,200 plus 2% excess**		
1	Under $1,950.00 a year	$1.50	$3.00
2	$1,950.00 - $2,249.99	1.75	3.50
3	2,250.00 - 2,549.99	2.00	4.00
4	2,550.00 - 2,849.99	2.25	4.50
5	2,850.00 - 3,149.99	2.50	5.00
6	3,150.00 - 3,449.99	2.75	5.50
7	3,450.00 - 3,749.99	3.00	6.00
8	3,750.00 - 4,049.99	3.25	6.50
9	4,050.00 - 4,349.99	3.50	7.00
10	4,350.00 - 4,649.99	4.00	8.00
etc.	etc. by $300 steps to maximum	etc. by 50-cent steps	etc. by $1.00 steps
	1% Full Plan		
1	Under $2,100.00 a year	$1.50	$3.00
2	$2,100.00 - $2,699.99	2.00	4.00
3	2,700.00 - 3,299.99	2.50	5.00
4	3,300.00 - 3,899.99	3.00	6.00
5	3,900.00 - 4,499.99	3.50	7.00
etc.	etc. by $600 steps to maximum	etc. by 50-cent steps	etc. by $1.00 steps
	1½% Full Plan		
1	Under $1,800.00 a year	$2.00	$4.00
2	$1,800.00 - $2,199.99	2.50	5.00
3	2,200.00 - 2,599.99	3.00	6.00
4	2,600.00 - 2,999.99	3.50	7.00
5	3,000.00 - 3,399.99	4.00	8.00
etc.	etc. by $400 steps to maximum	etc. by 50-cent steps	etc. by $1.00 steps

The employee contributions shown in these schedules are in the ratio of 2 for 1.

0.873-Jan.1955 Printed in U.S.A. (1-55)

[illegible] RATES

[illegible] Funding Factors

Multiply Single Premium Liability by Appropriate Factor to Obtain Annual Payments for Desired Funding Period

Number of Annual Payments	Factor When First Payment Due Immediately	Factor When First Payment Due One Year Hence*
1	1.0000	1.0225
2	.5056	.5168
3	.3408	.3484
4	.2584	.2642
5	.2090	.2137
6	.1761	.1800
7	.1526	.1560
8	.1349	.1380
9	.1213	.1240
10	.1103	.1128
[illegible]	.1014	[illegible]
[illegible]	[illegible]	[illegible]
13	.0878	.0898
14	.0822	.0841
15	.0775	.0793
16	.0735	.0751
17	.0698	.0714
18	.0667	.0682
19	.0638	.0653
20	.0613	

*To fund balance of single premium liability when heavier than normal payment is required in first year for employees over retirement age or within 12 months thereof.

These are mathematical factors only. In applying them, it must be borne in mind that each year's funding payment must be sufficient to completely purchase the annuities maturing that year.

GROUP ANNUITIES - 1953 RATES

Future Service Benefits - Non-Contributory Plan

Monthly Stipulated Payments (Payable for 12 months) for an Annuity of $1 Per Month

N.R.A. 65		Age Nearest Birthday	N.R.A. 60	
Males	Females		Males	Females
$3.04	$3.95	15	$4.44	$5.47
3.11	4.04	16	4.55	5.60
3.19	4.14	17	4.66	5.73
3.26	4.24	18	4.77	5.87
3.34	4.34	19	4.88	6.01
3.42	4.44	20	5.00	6.15
3.50	4.55	21	5.12	6.30
3.59	4.66	22	5.24	6.45
3.67	4.77	23	5.36	6.60
3.76	4.88	24	5.49	6.76
3.85	5.00	25	5.62	6.92
3.94	5.12	26	5.76	7.09
4.04	5.24	27	5.90	7.26
4.14	5.36	28	6.04	7.43
4.24	5.49	29	6.19	7.61
4.34	5.62	30	6.34	7.79
4.45	5.76	31	6.50	7.98
4.56	5.90	32	6.66	8.17
4.67	6.04	33	6.82	8.37
4.79	6.19	34	6.99	8.57
4.91	6.34	35	7.17	8.78
5.03	6.50	36	7.35	9.00
5.16	6.66	37	7.54	9.22
5.30	6.82	38	7.73	9.45
5.45	6.99	39	7.94	9.68
5.58	7.17	40	8.15	9.93
5.73	7.35	41	8.37	10.18
5.88	7.54	42	8.59	10.44
6.05	7.73	43	8.83	10.71
6.21	7.94	44	9.08	10.99
6.39	8.15	45	9.33	11.29
6.57	8.37	46	9.60	11.59
6.77	8.59	47	9.88	11.90
6.97	8.83	48	10.18	12.23
7.18	9.08	49	10.49	12.57
7.40	9.33	50	10.81	12.93
7.64	9.60	51	11.16	13.30
7.89	9.88	52	11.52	13.69
8.15	10.18	53	11.90	14.10
8.43	10.49	54	12.31	14.53
8.72	10.81	55	12.74	14.98
9.04	11.16	56	13.20	15.45
9.37	11.52	57	13.69	15.96
9.73	11.90	58	14.21	16.49
10.12	12.31	59	14.77	17.05
10.53	12.74	60	15.05	17.33
10.97	13.20	61		
11.48	13.68	62		
11.98	14.21	63		
12.55	14.77	64		
12.84	15.05	65		

G.673 Mar. 1953 Printed in U.S.A. (3-53)

GROUP ANNUITIES - 1953 RATES

Future Service Benefits - Contributory Plan

N.R.A. 65 - Without-Interest Basis - Males

Monthly Stipulated Payments (Payable for 12 Months) for an Annuity of $1 Per Month Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio		
	7 for 1	2.4 for 1	3 for 1
15	$3.33	$3.39	$3.49
16	3.41	3.47	3.57
17	3.49	3.55	3.65
18	3.57	3.63	3.73
19	3.65	3.72	3.82
20	3.74	3.80	3.90
21	3.82	3.89	3.99
22	3.91	3.98	4.08
23	4.00	4.07	4.18
24	4.09	4.16	4.27
25	4.19	4.26	4.37
26	4.29	4.36	4.47
27	4.39	4.46	4.57
28	4.49	4.57	4.68
29	4.59	4.67	4.79
30	4.70	4.78	4.90
31	4.81	4.89	5.01
32	4.93	5.01	5.13
33	5.05	5.13	5.25
34	5.17	5.25	5.37
35	5.29	5.37	5.50
36	5.42	5.50	5.63
37	5.55	5.64	5.77
38	5.69	5.77	5.90
39	5.83	5.92	6.05
40	5.98	6.07	6.20
41	6.13	6.22	6.35
42	6.29	6.38	6.51
43	6.45	6.54	6.67
44	6.62	6.71	6.84
45	6.79	6.88	7.02
46	6.98	7.07	7.20
47	7.17	7.26	7.39
48	7.38	7.45	7.58
49	7.57	7.66	7.79
50	7.79	7.88	8.01
51	8.02	8.10	8.23
52	8.26	8.34	8.47
53	8.51	8.59	8.72
54	8.78	8.86	8.98
55	9.06	9.14	9.26
56	9.36	9.44	9.55
57	9.67	9.76	9.86
58	10.01	10.08	10.18
59	10.37	10.43	10.53
60	10.76	10.82	10.91
61	11.17	11.23	11.31
62	11.62	11.67	11.74
63	12.10	12.14	12.20
64	12.62	12.66	12.71
65	12.88	12.92	12.97

GROUP ANNUITIES - 1953 RATES

Future Service Benefits - Contributory Plan

N.R.A. 65 - Without-Interest Basis - Females

Monthly Stipulated Payments (Payable for 12 Months) for an Annuity of $1 Per Month Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio		
	2 for 1	2.4 for 1	3 for 1
15	$4.17	$4.21	$4.28
16	4.26	4.31	4.38
17	4.36	4.41	4.48
18	4.46	4.51	4.58
19	4.57	4.62	4.69
20	4.67	4.72	4.80
21	4.78	4.83	4.91
22	4.89	4.94	5.02
23	5.01	5.06	5.13
24	5.12	5.17	5.25
25	5.24	5.29	5.37
26	5.36	5.42	5.50
27	5.48	5.55	5.63
28	5.62	5.68	5.76
29	5.75	5.81	5.89
30	5.88	5.94	6.03
31	6.02	6.08	6.17
32	6.16	6.22	6.31
33	6.31	6.37	6.46
34	6.46	6.52	6.61
35	6.61	6.67	6.76
36	6.77	6.83	6.92
37	6.93	6.99	7.09
38	7.10	7.16	7.26
39	7.27	7.33	7.43
40	7.45	7.51	7.61
41	7.64	7.70	7.79
42	7.83	7.89	7.98
43	8.02	8.08	8.18
44	8.22	8.28	8.38
45	8.43	8.49	8.59
46	8.65	8.71	8.81
47	8.86	8.94	9.04
48	9.11	9.17	9.27
49	9.35	9.41	9.51
50	9.61	9.67	9.76
51	9.87	9.93	10 02
52	10.15	10.21	10.30
53	10.43	10.49	10.58
54	10.73	10.79	10.88
55	11.05	11.11	11.19
56	11.38	11.44	11.52
57	11.73	11.78	11.86
58	12.10	12.15	12.22
59	12.49	12.53	12.60
60	12.90	12.94	13.00
61	13.34	13.38	13.43
62	13.80	13.83	13.88
63	14.30	14.33	14.37
64	14.83	14.86	14.88
65	15.10	15.12	15.14

G.875 Mar. 1953 Printed in U.S.A. (3-53)

GROUP ANNUITIES - 1953 RATES

Future Service Benefits - Contributory Plan

N.E.A. 65 - With-Interest Rates - Males

Monthly Stipulated Payments (Payable for 12 Months) for an Annuity of $1 Per Month Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio		
	2 for 1	2.4 for 1	3 for 1
15	$3.77	$3.95	$4.23
16	3.84	4.02	4.29
17	3.91	4.09	4.36
18	3.98	4.16	4.43
19	4.05	4.23	4.49
20	4.13	4.31	4.57
21	4.20	4.38	4.64
22	4.28	4.45	4.71
23	4.36	4.53	4.79
24	4.45	4.62	4.87
25	4.53	4.70	4.95
26	4.62	4.79	5.04
27	4.71	4.87	5.13
28	4.81	4.97	5.21
29	4.90	5.06	5.31
30	5.00	5.16	5.40
31	5.10	5.26	5.50
32	5.21	5.37	5.60
33	5.32	5.47	5.70
34	5.43	5.58	5.81
35	5.54	5.69	5.92
36	5.66	5.81	6.04
37	5.78	5.93	6.15
38	5.91	6.06	6.28
39	6.04	6.18	6.40
40	6.18	6.32	6.54
41	6.32	6.46	6.67
42	6.47	6.61	6.81
43	6.62	6.76	6.96
44	6.78	6.92	7.12
45	6.95	7.08	7.28
46	7.12	7.25	7.44
47	7.30	7.43	7.62
48	7.49	7.61	7.80
49	7.69	7.81	7.99
50	7.90	8.02	8.19
51	8.12	8.23	8.40
52	8.35	8.46	8.62
53	8.59	8.69	8.85
54	8.85	8.95	9.10
55	9.12	9.22	9.36
56	9.41	9.50	9.64
57	9.72	9.81	9.94
58	10.05	10.13	10.25
59	10.41	10.48	10.59
60	10.78	10.85	10.95
61	11.18	11.25	11.34
62	11.63	11.68	11.76
63	12.11	12.15	12.22
64	12.63	12.66	12.71
65	12.99	13.02	13.06

GROUP ANNUITIES - 1963 RATES

Future Service Benefits - Contributory Plan

N.R.A. 65 - With-Interest Basis - Females

Monthly Stipulated Payments (Payable for 12 Months) for an Annuity of $1 Per Month Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio		
	2 for 1	2.4 for 1	3 for 1
15	$4.49	$4.63	$4.83
16	4.58	4.72	4.92
17	4.67	4.81	5.01
18	4.77	4.90	5.10
19	4.86	4.99	5.19
20	4.96	5.09	5.29
21	5.06	5.19	5.39
22	5.17	5.30	5.49
23	5.27	5.40	5.59
24	5.38	5.51	5.70
25	5.50	5.62	5.81
26	5.61	5.73	5.92
27	5.73	5.85	6.03
28	5.85	5.97	6.15
29	5.98	6.10	6.27
30	6.10	6.22	6.40
31	6.24	6.36	6.53
32	6.37	6.49	6.66
33	6.51	6.63	6.79
34	6.65	6.78	6.93
35	6.80	6.91	7.07
36	6.93	7.06	7.22
37	7.10	7.21	7.37
38	7.27	7.37	7.53
39	7.43	7.55	7.69
40	7.60	7.70	7.86
41	7.78	7.88	8.03
42	7.96	8.06	8.21
43	8.15	8.25	8.39
44	8.34	8.44	8.59
45	8.55	8.64	8.78
46	8.76	8.85	8.99
47	8.97	9.06	9.20
48	9.20	9.29	9.42
49	9.44	9.52	9.65
50	9.68	9.76	9.89
51	9.94	10.02	10.14
52	10.21	10.29	10.41
53	10.49	10.57	10.68
54	10.79	10.86	10 97
55	11.10	11.17	11.27
56	11.43	11.48	11.58
57	11.77	11.83	11.92
58	12.13	12.19	12.27
59	12.51	12.56	12.64
60	12.92	12.97	13 04
61	13.35	13.38	13.46
62	13.81	13.85	13.90
63	14.30	14.33	14.38
64	14.83	14.85	14.89
65	15.10	15.12	15.15

G.893 Mar. 1963 Printed in U.S.A. (3-63)

GROUP ANNUITIES - 1953 RATES

Future Service Benefits - Contributory Plan

N.R.A. 60 - Without-Interest Basis - Males

Monthly Stipulated Payments (Payable for 12 Months) for an Annuity of $1 Per Month Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio		
	2 for 1	2.4 for 1	3 for 1
15	$4.67	$4.72	$4.80
16	4.78	4.83	4.91
17	4.89	4.94	5.02
18	5.01	5.06	5.13
19	5.12	5.17	5.25
20	5.24	5.29	5.37
21	5.36	5.42	5.50
22	5.49	5.55	5.63
23	5.62	5.68	5.76
24	5.75	5.81	5.89
25	5.88	5.94	6.03
26	6.02	6.08	6.17
27	6.16	6.22	6.31
28	6.31	6.37	6.46
29	6.46	6.52	6.61
30	6.61	6.67	6.76
31	6.77	6.83	6.92
32	6.93	6.99	7.09
33	7.10	7.16	7.26
34	7.27	7.33	7.43
35	7.45	7.51	7.61
36	7.64	7.70	7.79
37	7.83	7.89	7.98
38	8.02	8.08	8.18
39	8.22	8.28	8.38
40	8.43	8.49	8.59
41	8.65	8.71	8.81
42	8.88	8.94	9.04
43	9.11	9.17	9.27
44	9.35	9.41	9.51
45	9.61	9.67	9.76
46	9.87	9.93	10.02
47	10.15	10.21	10.30
48	10.43	10.49	10.58
49	10.73	10.79	10.88
50	11.03	11.11	11.19
51	11.38	11.44	11.52
52	11.73	11.78	11.86
53	12.10	12.15	12.22
54	12.48	12.53	12.60
55	12.90	12.94	13.00
56	13.34	13.38	13.43
57	13.80	13.83	13.88
58	14.30	14.33	14.37
59	14.83	14.86	14.88
60	15 10	15.12	15.14

GROUP ANNUITIES - 1953 RATES

Future Service Benefits - Contributory Plan

N.R.A. 60 - Without-Interest Basis - Females

Monthly Stipulated Payments (Payable for 12 Months)
for an Annuity of $1 Per Month
Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio		
	2 for 1	2.4 for 1	3 for 1
15	$5.64	$5.68	$5.73
16	5.77	5.81	5.87
17	5.91	5.95	6.00
18	6.05	6.09	6.14
19	6.19	6.23	6.28
20	6.33	6.37	6.43
21	6.48	6.52	6.58
22	6.63	6.67	6.73
23	6.79	6.83	6.89
24	6.95	6.99	7.05
25	7.11	7.15	7.21
26	7.28	7.32	7.38
27	7.45	7.49	7.55
28	7.62	7.66	7.73
29	7.80	7.84	7.91
30	7.98	8.03	8.09
31	8.17	8.21	8.28
32	8.37	8.41	8.48
33	8.57	8.61	8.68
34	8.77	8.81	8.88
35	8.98	9.02	9.09
36	9.20	9.24	9.31
37	9.42	9.46	9.53
38	9.65	9.69	9.76
39	9.89	9.93	10.00
40	10.13	10.17	10.24
41	10.38	10.42	10.49
42	10.64	10.68	10.75
43	10.91	10.95	11.02
44	11.19	11.23	11.30
45	11.48	11.52	11.59
46	11.78	11.82	11.88
47	12.09	12.13	12.19
48	12.41	12.45	12.51
49	12.74	12.78	12.85
50	13.09	13.13	13.19
51	13.46	13.50	13.55
52	13.84	13.88	13.93
53	14.24	14.27	14.32
54	14.68	14.68	14.73
55	15.09	15.12	15.16
56	15.55	15.58	15.62
57	16.03	16.05	16.09
58	16.55	16.57	16.59
59	17.09	17.10	17.12
60	17.36	17.37	17.39

G.873 Mar. 1953 Printed in U.S.A. (3-53)

GROUP ANNUITIES - 1963 RATES

Future Service Benefits - Contributory Plan

N.E.A. 60 - With-Interest Basis - Males

Monthly Stipulated Payments (Payable for 12 Months) for an Annuity of $1 Per Month
Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio		
	2 for 1	2.4 for 1	3 for 1
15	$4.96	$5.09	$5.29
16	5.06	5.19	5.39
17	5.17	5.30	5.49
18	5.27	5.40	5.59
19	5.38	5.51	5.70
20	5.50	5.62	5.81
21	5.61	5.73	5.92
22	5.73	5.85	6.03
23	5.85	5.97	6.15
24	5.98	6.10	6.27
25	6.10	6.22	6.40
26	6.24	6.36	6.53
27	6.37	6.49	6.66
28	6.51	6.62	6.79
29	6.65	6.76	6.93
30	6.80	6.91	7.07
31	6.95	7.06	7.22
32	7.10	7.21	7.37
33	7.27	7.37	7.53
34	7.43	7.53	7.69
35	7.60	7.70	7.86
36	7.78	7.88	8.03
37	7.96	8.06	8.21
38	8.15	8.25	8.39
39	8.34	8.44	8.59
40	8.55	8.64	8.78
41	8.76	8.85	8.99
42	8.97	9.06	9.20
43	9.20	9.29	9.42
44	9.44	9.52	9.65
45	9.68	9.76	9.89
46	9.94	10.02	10.14
47	10.21	10.29	10.41
48	10.49	10.57	10.68
49	10.79	10.86	10.97
50	11.10	11.17	11.27
51	11.42	11.48	11.58
52	11.77	11.83	11.92
53	12.13	12.19	12.27
54	12.51	12.56	12.64
55	12.92	12.97	13.04
56	13.35	13.39	13.46
57	13.81	13.85	13.90
58	14.30	14.33	14.38
59	14.83	14.88	14.89
60	15.10	15.13	15.15

GROUP ANNUITIES - 1953 RATES

Future Service Benefits - Contributory Plan

N.B.A. 60 - With-Interest Basis - Females

Monthly Stipulated Payments (Payable for 12 Months) for an Annuity of $1 Per Month
Combined Employer and Employee Rates

Age Nearest Birthday	Employee Contribution Ratio		
	2 for 1	2.4 for 1	3 for 1
15	$5.85	$5.95	$6.09
16	5.98	6.08	6.22
17	6.11	6.20	6.34
18	6.24	6.33	6.47
19	6.38	6.47	6.61
20	6.52	6.61	6.74
21	6.66	6.75	6.88
22	6.81	6.90	7.03
23	6.96	7.04	7.17
24	7.11	7.19	7.32
25	7.27	7.35	7.48
26	7.43	7.51	7.64
27	7.59	7.67	7.80
28	7.76	7.84	7.97
29	7.94	8.02	8.14
30	8.13	8.20	8.32
31	8.30	8.38	8.50
32	8.49	8.57	8.68
33	8.68	8.76	8.88
34	8.88	8.96	9.07
35	9.08	9.16	9.27
36	9.30	9.37	9.48
37	9.52	9.58	9.70
38	9.74	9.81	9.93
39	9.97	10.04	10.13
40	10.21	10.28	10.38
41	10.46	10.52	10.62
42	10.71	10.77	10.87
43	10.98	11.04	11.13
44	11.25	11.31	11.40
45	11.53	11.59	11.68
46	11.83	11.89	11.97
47	12.13	12.19	12.27
48	12.45	12.50	12.58
49	12.78	12.83	12.91
50	13.13	13.18	13.25
51	13.49	13.53	13.60
52	13.88	13.90	13.97
53	14.28	14.30	14.36
54	14.67	14.71	14.76
55	15.10	15.14	15.19
56	15.56	15.59	15.63
57	16.04	16.07	16.11
58	16.55	16.57	16.60
59	17.09	17.11	17.13
60	17.36	17.38	17.40

G.873 Mar. 1953 Printed in U.S.A. (3-53)

GROUP ANNUITIES - 1983 RATES

Past Service Benefits - For Employees Under Normal Retirement Age

Single Stipulated Payment for an Annuity of $1 Per Month to Commence at N.R.A.

N.R.A. 65		Age Nearest Birthday	N.R.A. 60	
Males	Females		Males	Females
$36.08	[illegible].65	15	$52.69	$64.90
36.94	47.96	16	53.95	66.44
37.82	49.10	17	55.23	68.02
38.72	50.27	18	56.54	69.64
39.64	51.47	19	57.88	71.29
40.58	52.69	20	59.27	72.99
41.55	53.95	21	60.68	74.73
42.54	55.23	22	62.13	76.50
43.56	56.54	23	63.61	78.33
44.60	57.89	24	65.14	80.19
45.67	59.27	25	66.70	82.10
46.77	60.68	26	68.30	84.06
47.90	62.13	27	69.95	86.06
49.05	63.61	28	71.64	88.12
50.24	65.14	29	73.38	90.23
51.47	66.70	30	75.16	92.39
52.73	68.30	31	77.00	94.61
54.03	69.95	32	78.90	96.89
55.36	71.64	33	80.85	99.23
56.74	73.38	34	82.87	101.64
58.17	75.16	35	84.95	104.12
59.64	77.00	36	87.10	106.67
61.17	78.90	37	89.33	109.29
62.75	80.85	38	91.63	112.00
64.38	82.87	39	94.02	114.79
66.08	84.95	40	96.50	117.68
67.84	87.10	41	99.07	120.66
69.67	89.33	42	101.74	123.74
71.57	91.63	43	104.52	126.93
73.55	94.02	44	107.42	130.24
75.62	96.50	45	110.44	133.67
77.78	99.07	46	113.59	137.23
80.04	101.74	47	116.89	140.94
82.41	104.52	48	120.35	144.79
84.89	107.42	49	123.98	148.80
87.50	110.44	50	127.79	152.98
90.25	113.59	51	131.80	157.35
93.14	116.89	52	136.02	161.93
96.20	120.35	53	140.49	166.71
99.44	123.98	54	145.22	171.73
102.88	127.79	55	150.24	177.01
106.53	131.80	56	155.58	182.57
110.42	136.02	57	161.26	188.42
114.58	140.49	58	167.34	194.61
119.04	145.22	59	173.84	201.17
123.82	150.24	60	180.83	208.12
128.97	155.58	61		
134.53	161.26	62		
140.55	167.34	63		
147.09	173.84	64		
154.21	180.83	65		

GROUP ANNUITIES - 1953 RATES

Past Service Benefits
For Employees At or Over Normal Retirement Age

Single Stipulated Payment for an Annuity of $1 Per Month to Commence Immediately

Males	Age Nearest Birthday	Females
$235.50	50	$262.43
230.04	51	257.10
224.57	52	251.74
219.09	53	246.35
213.60	54	240.93
208.12	55	235.50
202.63	56	230.04
197.16	57	224.57
191.70	58	219.09
186.25	59	213.60
180.83	60	208.12
175.43	61	202.63
170.06	62	197.16
164.74	63	191.70
159.45	64	186.25
154.21	65	180.83
149.03	66	175.43
143.90	67	170.06
138.83	68	164.74
133.83	69	159.45
128.90	70	154.21
124.03	71	149.03
119.28	72	143.90
114.58	73	138.83
110.00	74	133.83
105.49	75	128.90
101.08	76	124.03
96.77	77	119.28
92.56	78	114.58
88.46	79	110.00
84.47	80	105.49
80.58	81	101.08
76.81	82	96.77
73.15	83	92.56
69.60	84	88.46
66.17	85 and over	84.47

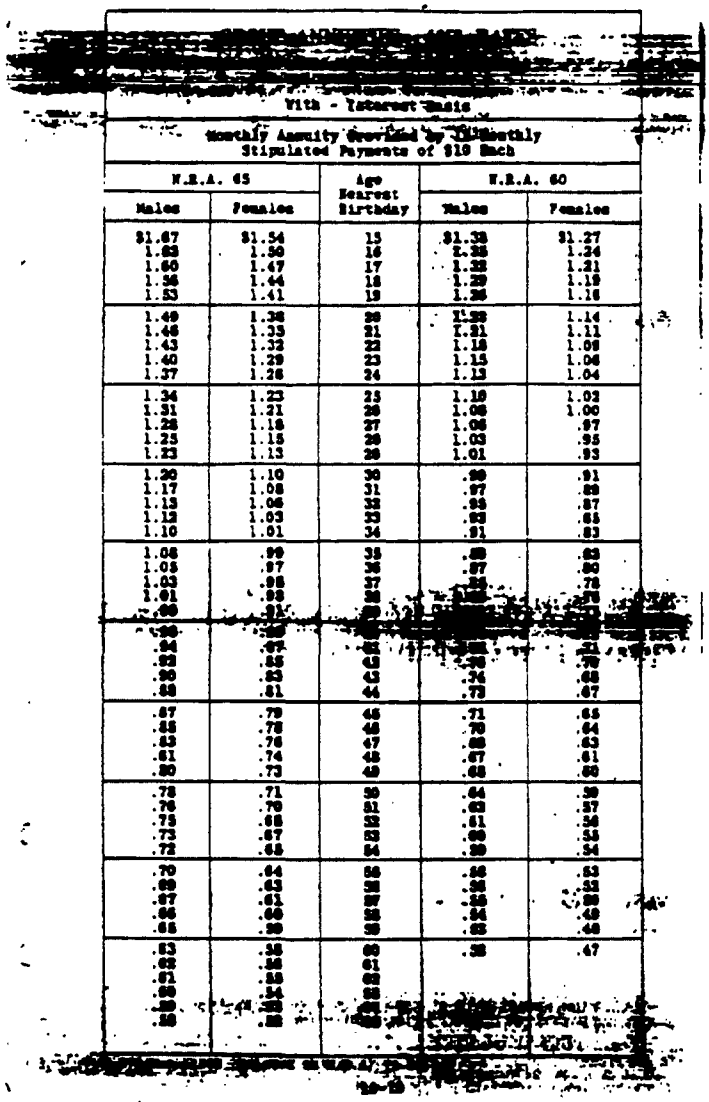
G.873 Mar. 1953 Printed in U.S.A. (3-53)

[redacted]

Monthly Annuity Provided by 12 Monthly Stipulated Payments of $10 Each

N.R.A. 65		Age Nearest Birthday	N.R.A. 60	
Males	Females		Males	Females
$2.79	$2.24	15	$1.97	$1.65
2.72	2.18	16	1.92	1.61
2.65	2.13	17	1.87	1.57
2.58	2.08	18	1.82	1.54
2.51	2.02	19	1.78	1.50
2.44	1.97	20	1.73	1.46
2.37	1.92	21	1.69	1.42
2.31	1.87	22	1.64	1.39
2.25	1.82	23	1.60	1.35
2.19	1.78	24	1.56	1.32
2.13	1.73	25	1.52	1.29
2.07	1.69	26	1.48	1.25
2.01	1.64	27	1.44	1.22
1.96	1.60	28	1.40	1.19
1.90	1.56	29	1.36	1.16
1.85	1.52	30	1.32	1.13
1.80	1.48	31	1.29	1.10
1.74	1.44	32	1.25	1.07
1.69	1.40	33	1.22	1.04
1.65	1.36	34	1.18	1.02
1.60	1.32	35	1.15	.99
1.55	1.29	36	1.12	.96
1.51	1.25	37	1.09	.94
1.46	1.22	38	1.05	.91
[illegible]	1.18	39	1.02	.89
1.37	1.15	40	1.00	.86
1.33	1.12	41	.97	.84
1.29	1.09	42	.94	.82
1.25	1.05	43	.91	.79
1.21	1.02	44	.88	.77
1.18	1.00	45	.86	.75
1.14	.97	46	.83	.73
1.10	.94	47	.80	.71
1.07	.91	48	.79	.69
1.03	.88	49	.76	.67
1.00	.86	50	.73	.65
.96	.83	51	.71	.63
.93	.80	52	.68	.61
.90	.78	53	.66	.59
.87	.76	54	.64	.57
.84	.73	55	.62	.56
.81	.71	56	.60	.54
.78	.69	57	.58	.52
.75	.66	58	.55	.50
.72	.64	59	.53	.49
.70	.62	60	.52	.48
.67	.60	61		
.64	.58	62		
.62	.55	63		
.59	.53	64		
.57	.52	65		

6.073 Mar. 1955 Printed in U.S.A. (3-53)



With - Interest Basis

Monthly Annuity Provided by Monthly Stipulated Payments of $10 Each

N.E.A. 65		Age Nearest Birthday	N.E.A. 60	
Males	Females		Males	Females
$1.67	$1.54	15	$1.38	$1.27
1.63	1.50	16	1.35	1.24
1.60	1.47	17	1.32	1.21
1.56	1.44	18	1.29	1.19
1.53	1.41	19	1.26	1.16
1.49	1.38	20	1.23	1.14
1.46	1.35	21	1.21	1.11
1.43	1.32	22	1.18	1.09
1.40	1.29	23	1.15	1.06
1.37	1.26	24	1.13	1.04
1.34	1.23	25	1.10	1.02
1.31	1.21	26	1.08	1.00
1.28	1.18	27	1.06	.97
1.25	1.15	28	1.03	.95
1.23	1.13	29	1.01	.93
1.20	1.10	30	.99	.91
1.17	1.08	31	.97	.89
1.15	1.06	32	.95	.87
1.13	1.03	33	.93	.85
1.10	1.01	34	.91	.83
1.08	.99	35	.89	.82
1.05	.97	36	.87	.80
1.03	.95	37	.85	.78
1.01	.93	38	.83	.76
.99	.91	39	.81	.75
.96	.89	40	.80	.73
.94	.87	41	.78	.71
.92	.85	42	.76	.70
.90	.83	43	.74	.68
.88	.81	44	.73	.67
.87	.79	45	.71	.65
.85	.78	46	.70	.64
.83	.76	47	.68	.63
.81	.74	48	.67	.61
.80	.73	49	.66	.60
.78	.71	50	.64	.59
.76	.70	51	.63	.57
.75	.68	52	.61	.56
.73	.67	53	.60	.55
.72	.66	54	.59	.54
.70	.64	55	.58	.53
.69	.63	56	.56	.52
.67	.61	57	.55	.50
.66	.60	58	.54	.49
.65	.59	59	.53	.48
.63	.58	60	.52	.47
.62	.56	61		
.61	.55	62		
.59	.54	63		
.58	.53	64		
.57	.52	65		

Option Factors for Retirement Prior to Normal Retirement Age

Minimum Percentage to be Applied to Annuity Purchased up to Earlier Retirement Date

Normal Retirement Age 65		
Males	Age (Nearest Birthday) at Earlier Retirement Date	Females
43.7%	55	49.4%
44.9	56	52.6
50.3	57	56.0
54.5	58	59.8
58.9	59	63.9
63.8	60	68.5
69.4	61	73.5
75.7	62	79.1
82.8	63	85.3
90.8	64	92.2

[illegible]		
Males	Age (Nearest Birthday) at Earlier Retirement Date	Females
49.4%	50	54.3%
52.6	51	57.3
56.0	52	60.6
59.8	53	64.1
63.9	54	68.0
68.5	55	72.2
73.5	56	76.8
79.1	57	81.8
85.3	58	87.3
92.2	59	93.3

The factors shown will be very slightly increased if the amount of the employee's death benefit immediately prior to earlier retirement date exceeds [illegible] of accumulated annuity otherwise [illegible] Normal Retirement Date.