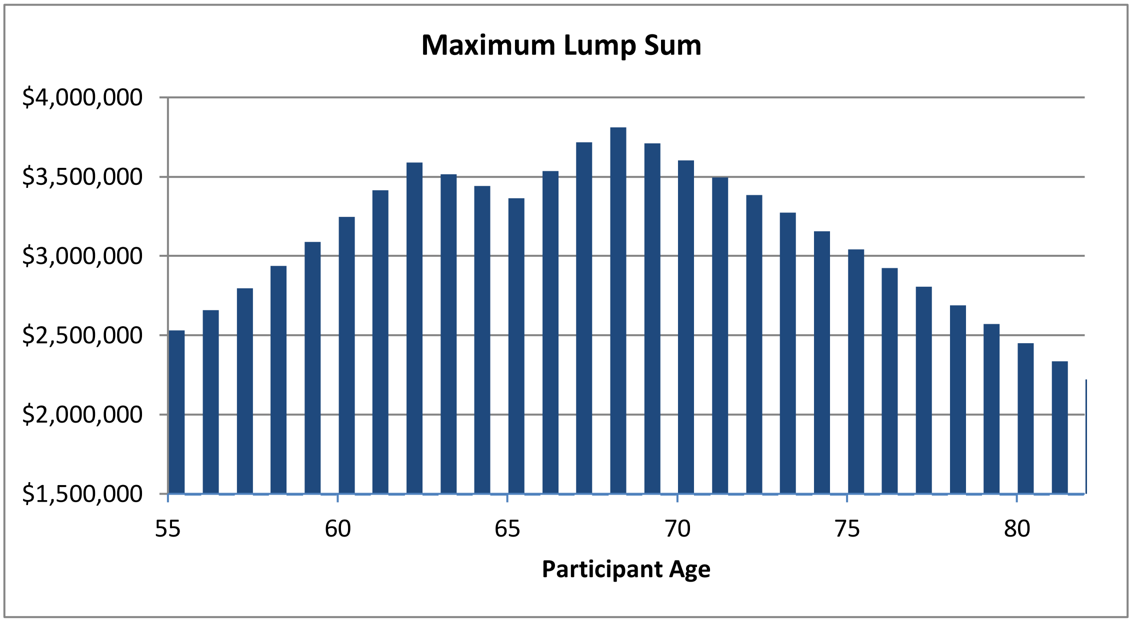
MB ACTUARIAL SERVICES

Defined Benefit Pension Plan
Approximate Maximum Lump Sum
for a 12/31/2025 Calendar Year Plan



Val Age	Maximum Lump Sum	Val Age	Maximum Lump Sum	Val Age	Maximum Lump Sum	Val Age	Maximum Lump Sum
55	2,530,000	62	3,580,000	69	3,700,000	76	2,920,000
56	2,650,000	63	3,510,000	70	3,600,000	77	2,800,000
57	2,790,000	64	3,440,000	71	3,490,000	78	2,680,000
58	2,930,000	65	3,360,000	72	3,380,000	79	2,560,000
59	3,080,000	66	3,530,000	73	3,270,000	80	2,450,000
60	3,240,000	67	3,710,000	74	3,150,000	81	2,330,000
61	3,410,000	68	3,810,000	75	3,040,000	82	2,220,000

Disclaimer:

1) Age is the exact age on the valuation date of 12/31/2025.

2) Assumptions:
   NRA = Age 62
   5% interest rate
   2025 Applicable mortality
   10 years of participation
   Compensation has always been at or above the 401(a)(17) limit

3) The above information is for general illustration purposes only and should not be used for any individual case without consulting MB Actuarial Services.