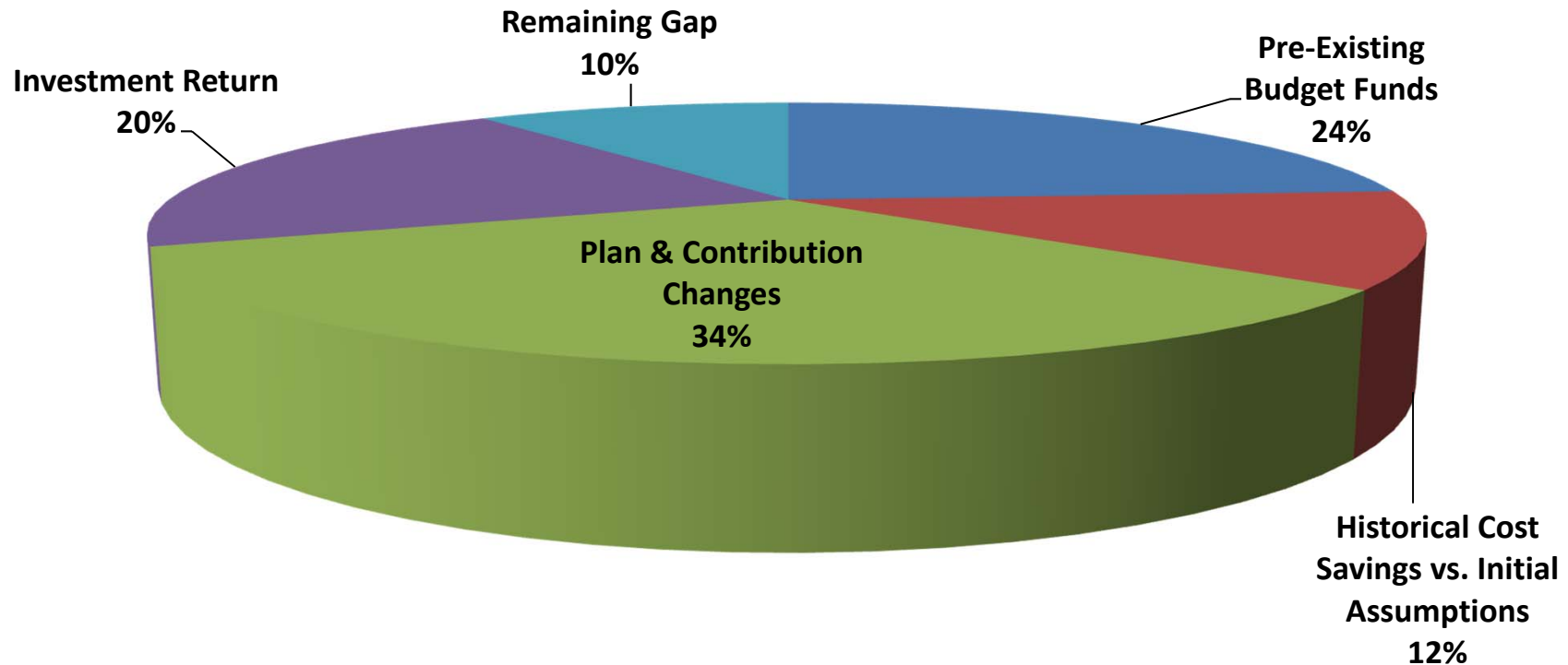


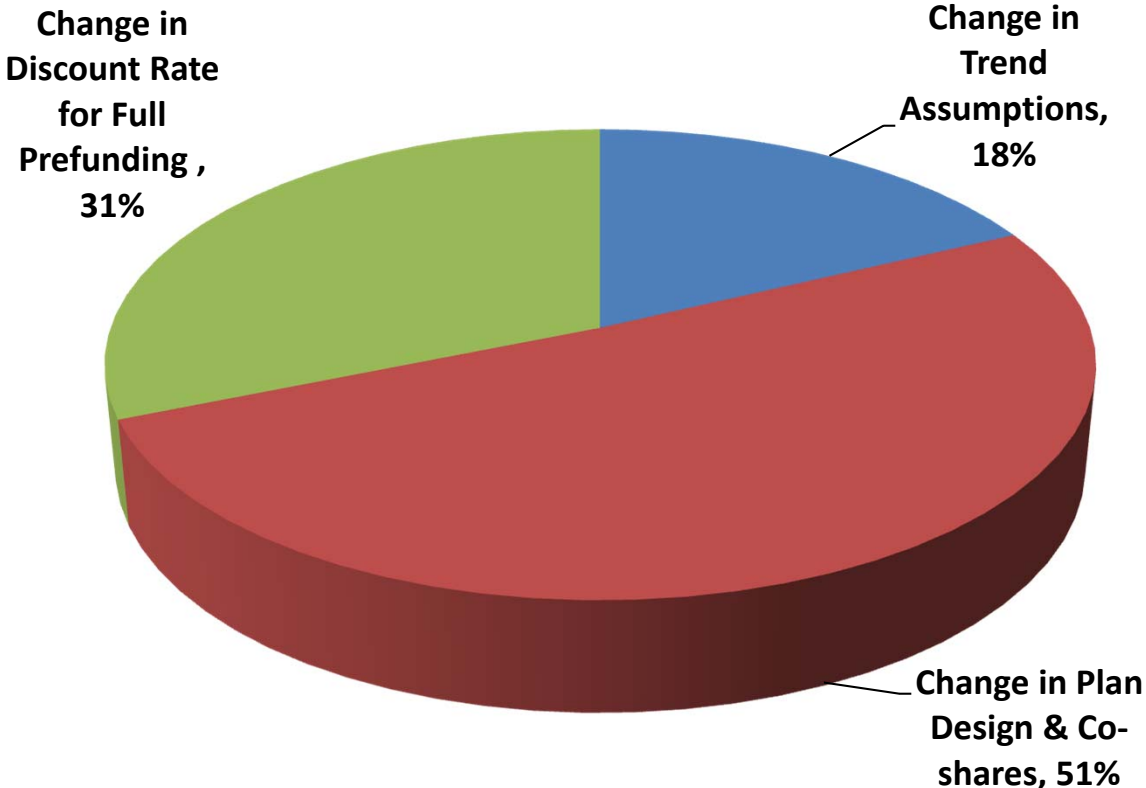
## Fully Funding the Annual OPEB Contribution - A Balanced Approach



### Component of Annual Funding/Gap Reduction

Pre-Existing Budget Funds	\$554,069	23.9%
Historical Cost Trend vs. Initial Assumptions	\$273,861	11.8%
Plan & Contribution Changes	\$779,062	33.6%
Investment Return	\$476,248	20.5%
Remaining Unfunded Gap	\$235,445	10.2%
<b>Annual Required Contribution</b>	<b>\$2,318,685</b>	<b>100.0%</b>

# Sources of OPEB Gap Reduction



<b>Source of Gap Reduction</b>			
Change in Trend Assumptions	\$273,861	18%	
Change in Plan Design & Co-shares	\$779,062	51%	
Change in Discount Rate for Full Prefunding	\$476,248	31%	
<b>Total Gap Reduction</b>	<b>\$1,529,171</b>	<b>100%</b>	