Minimum required contribution and funding policy

All monetary amounts shown in US Dollars

Plan Year Beginning	January 1, 2014	January 1, 2013
Minimum Required Contribution [MRC]		
Prior to application of funding balances	67,364,098	54,762,687
Net of available funding balances	0	0
Sponsor's Funding Policy Contribution	71,463,632	0

Our understanding of the current sponsor's funding policy is to contribute the greater of the FAS service cost and the minimum required contribution, utilizing credit balances as available. We understand the sponsor may deviate from this policy based on cash, tax or other considerations.

The minimum required contribution for the 2014 plan year must be partially satisfied in quarterly installments during the plan year, with a final payment due by September 15, 2015. These requirements may be satisfied through contributions and/or an election to apply the available funding balances. The minimum required contribution is determined assuming it is paid as of the valuation date for the plan year. Contributions made on a date other than the valuation date must be adjusted for interest at the plan's effective interest rate. The minimum funding schedule, before reflecting any funding balance elections or amounts already contributed for the 2014 plan year prior to the issuance of this report, is shown below:

All monetary amounts shown in US Dollars

Due Date	Amount
April 15, 2014	0
July 15, 2014	0
October 15, 2014	0
January 15, 2015	0
September 15, 2015	73,996,191