

EXHIBIT A - Sampling of Survivor Option Comparisons

Retiree's Age = 45		
50% Lifetime Option		
Contingent Annuitant's Age	Old Factor	New Factor
45	.9667	.9669
55	.9807	.9809
65	.9906	.9904
100% Lifetime Option		
Contingent Annuitant's Age	Old Factor	New Factor
45	.9355	.9358
55	.9622	.9626
65	.9813	.9810
10-Year Period Certain	Old Factor	New Factor
	.9968	.9979
20-Year Period Certain	Old Factor	New Factor
	.9849	.9887

Retiree's Age = 55		
50% Lifetime Option		
Contingent Annuitant's Age	Old Factor	New Factor
45	.9207	.9239
55	.9481	.9511
65	.9721	.9739
100% Lifetime Option		
Contingent Annuitant's Age	Old Factor	New Factor
45	.8530	.8585
55	.9013	.9068
65	.9458	.9491
10-Year Period Certain	Old Factor	New Factor
	.9883	.9918
20-Year Period Certain	Old Factor	New Factor
	.9536	.9681

Retiree's Age = 65		
50% Lifetime Option		
Contingent Annuitant's Age	Old Factor	New Factor
45	.8354	.8462
55	.8763	.8862
65	.9238	.9312
100% Lifetime Option		
Contingent Annuitant's Age	Old Factor	New Factor
45	.7173	.7335
55	.7798	.7957
65	.8583	.8713
10-Year Period Certain	Old Factor	New Factor
	.9627	.9784
20-Year Period Certain	Old Factor	New Factor
	.8702	.9137