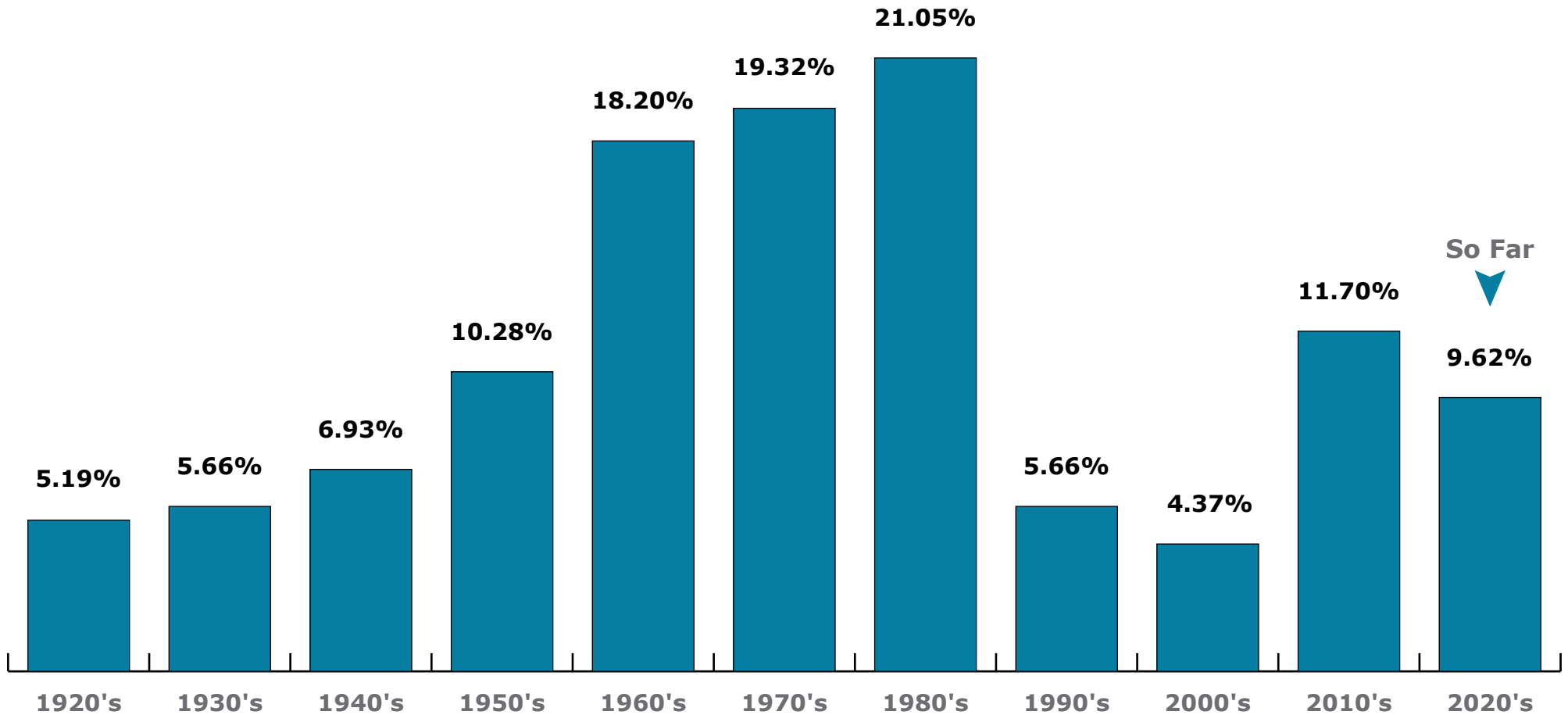




AVERAGE EMPLOYER CONTRIBUTION RATE (ECR) BY DECADE



AVERAGE OVER ALL YEARS: 10.90%