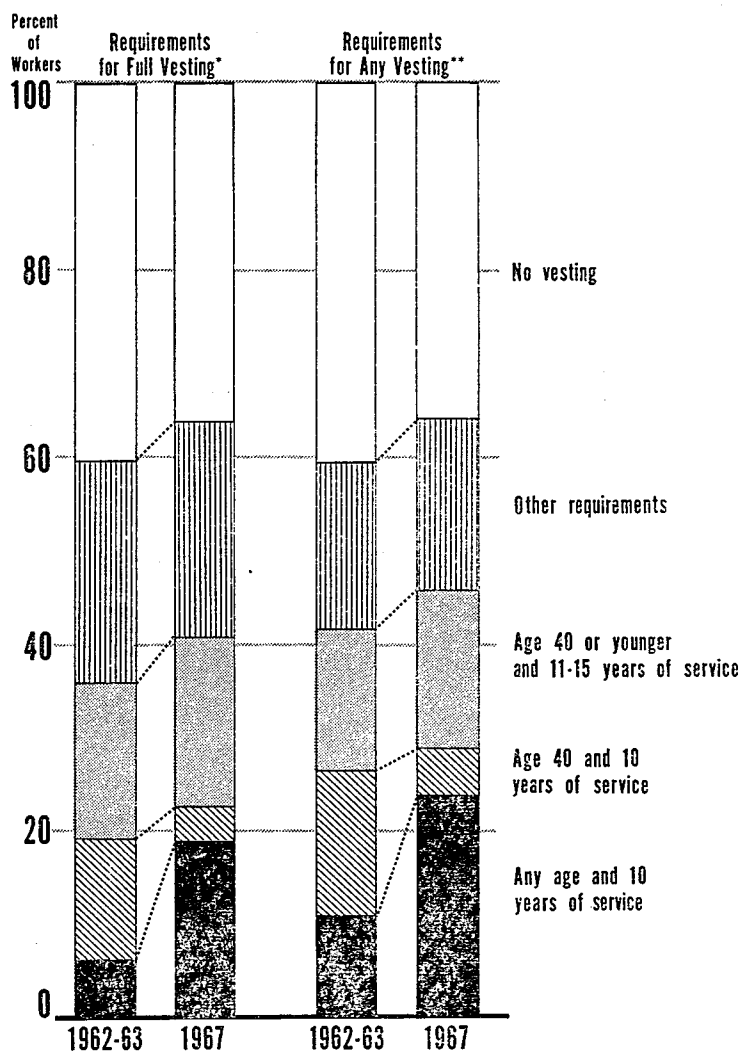


Chart 1.
Age and Service Requirements for Vesting,
1961-62 and 1967



* Plans with graded vesting provisions classified by their age and service requirements for full vesting.

** Plans with graded vesting provisions classified by their age and service requirements for initial vesting.