Deferred to Age 65

Hanford Pension & Savings Plans Committee
Hanford Multiemployer Pension Plan
PPA Lump Sum Factors for 2011 Plan Year

Factors are to be applied to Monthly Benefit amounts

Age	Factor	Age	Factor
20	12.278000	55	87.352000
21	12.950000	56	92.416000
22	13.660000	57	97.742000
23	14.408000	58	103.341000
24	15.198000	59	109.233000
25	16.031000	60	115.441000
26	16.910000	61	123.038000
27	17.837000	62	130.835000
28	18.816000	63	138.853000
29	19.848000	64	147.138000
30	20.938000	65	155.700000
31	22.088000	66	152.628000
32	23.302000	67	149.534000
33	24.583000	68	146.416000
34	25.937000	69	143.275000
35	27.366000	70	140.130000
36	28.875000	71	136.989000
37	30.469000	72	133.870000
38	32.151000	73	130.801000
39	33.928000	74	127.797000
40	35.803000	75	124.883000
41	37.784000	76	122.079000
42	39.875000	77	119.403000
43	42.084000	78	116.888000
44	44.418000	79	114.549000
45	46.883000	80	112.404000
46	50.173000	81	110.465000
47	53.609000	82	108.741000
48	57.199000	83	107.230000
49	60.949000	84	105.921000
50	64.868000	85	104.807000
51	68.965000	86	103.872000
52	73.249000	87	103.097000
53	77.733000	88	102.464000
54	82.429000	89	101.953000

Assumption Summary:

Mortality:	*PPA 2011 optional combined, unisex*		
Blending:	*N/A*	**Assumption:**	*UDD*
Benefit Form:	*Life annuity payable at age 65 with 120 months certain*		
Interest Rate:	*Blend of 20% August 2010 30-year treasury rate of 3.80%, and 80% August 2010 spot segment rates.*	**120% Multiplier:**	*None*