

1998

## Individual Tax Planning: Exhibit 3

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# EXHIBIT #3

Exhibit 2

Multi-File Analysis

Year	Inside Plan Balances			Outside Plan Balances			Wealth Accumulation		
	W_LUPSUM	W_MINDIS	W_SUBEQ	W_LUPSUM	W_MINDIS	W_SUBEQ	W_LUPSUM	W_MINDIS	W_SUBEQ
1988	0	663,687	642,548	772,784	0	21,181	772,784	663,687	663,729
1989	0	720,047	674,220	829,250	0	45,538	829,250	720,047	719,758
2000	0	782,044	707,446	890,516	0	73,518	890,516	782,044	780,964
2001	0	850,241	742,087	956,989	0	105,721	956,989	850,241	847,808
2002	0	925,257	778,168	1,029,112	0	142,627	1,029,112	925,257	920,795
2003	0	1,007,775	815,600	1,107,366	0	184,866	1,107,366	1,007,775	1,000,466
2004	0	1,098,544	854,263	1,192,271	0	233,148	1,192,271	1,098,544	1,087,411
2005	0	1,149,639	893,896	1,284,393	48,806	288,269	1,284,393	1,198,445	1,182,265
2006	0	1,200,849	933,818	1,384,346	106,677	351,900	1,384,346	1,307,526	1,285,718
2007	0	1,252,667	974,114	1,492,794	173,902	424,386	1,492,794	1,426,569	1,398,500
2008	0	1,304,668	1,014,550	1,610,461	251,763	506,863	1,610,461	1,556,429	1,521,413
2009	0	1,355,165	1,063,819	1,738,129	342,864	601,498	1,738,129	1,698,029	1,655,317
2010	0	1,404,486	1,092,173	1,876,649	447,856	708,960	1,876,649	1,852,342	1,801,133
2011	0	1,452,370	1,129,409	2,026,943	568,062	830,444	2,026,943	2,020,432	1,959,853
2012	0	1,496,270	1,163,547	2,190,012	707,179	969,016	2,190,012	2,203,449	2,132,563
2013	0	1,536,807	1,195,069	2,366,942	865,794	1,125,334	2,366,942	2,402,601	2,320,403
2014	0	1,570,463	1,221,241	2,558,911	1,048,746	1,303,380	2,558,911	2,619,209	2,524,621
2016	0	1,596,109	1,241,185	2,767,198	1,258,545	1,505,344	2,767,198	2,854,654	2,746,529
2018	0	1,611,592	1,253,225	2,993,189	1,498,824	1,734,309	2,993,189	3,110,416	2,987,534
2017	0	1,615,808	1,256,503	3,238,389	1,772,260	1,992,639	3,238,389	3,388,068	3,249,142
2018	0	1,608,031	1,250,456	3,504,431	2,081,269	2,282,515	3,504,431	3,689,300	3,532,971
2019	0	1,582,050	1,230,252	3,793,087	2,433,893	2,610,521	3,793,087	4,015,943	3,840,773
2020	0	1,538,871	1,196,675	4,106,278	2,831,004	2,977,695	4,106,278	4,369,875	4,174,370
2021	0	1,478,747	1,149,920	4,446,091	3,274,416	3,385,836	4,446,091	4,753,163	4,535,756
2022	0	1,392,770	1,083,062	4,814,788	3,775,280	3,844,036	4,814,788	5,168,050	4,927,098
2023	0	1,289,522	1,002,772	5,214,824	4,327,311	4,347,866	5,214,824	5,616,833	5,350,638
2024	0	1,173,157	912,283	5,648,863	4,928,978	4,896,631	5,648,863	6,102,135	5,808,914
2025	0	1,054,179	819,763	6,119,795	5,572,691	5,484,967	6,119,795	6,626,870	6,304,730
2026	0	933,947	726,267	6,630,757	6,260,410	6,114,985	6,630,757	7,194,357	6,841,252
2027	0	813,990	632,984	7,185,150	6,994,229	6,788,946	7,185,150	7,808,219	7,421,930

Lump Sum

W Wealth Accumulation Summary				
Year	Inside Plan Balances	Outside Balance	Wealth Accumulation	Present Value
1998	0	772,784	772,784	712,243
1999	0	829,250	829,250	704,411
2000	0	890,516	890,516	697,192
2001	0	956,989	956,989	690,539
2002	0	1,029,112	1,029,112	684,406
2003	0	1,107,366	1,107,366	678,755
2004	0	1,192,271	1,192,271	673,545
2005	0	1,284,393	1,284,393	668,744
2006	0	1,384,346	1,384,346	664,320
2007	0	1,492,794	1,492,794	660,241
2008	0	1,610,461	1,610,461	656,482
2009	0	1,738,129	1,738,129	653,018
2010	0	1,876,649	1,876,649	649,825
2011	0	2,026,943	2,026,943	646,882
2012	0	2,190,012	2,190,012	644,170
2013	0	2,366,942	2,366,942	641,670
2014	0	2,558,911	2,558,911	639,366
2015	0	2,767,198	2,767,198	637,243
2016	0	2,993,189	2,993,189	635,286
2017	0	3,238,389	3,238,389	633,482
2018	0	3,504,431	3,504,431	631,819
2019	0	3,793,087	3,793,087	630,287
2020	0	4,106,278	4,106,278	628,875
2021	0	4,446,091	4,446,091	627,574
2022	0	4,814,788	4,814,788	626,374
2023	0	5,214,824	5,214,824	625,268
2024	0	5,648,863	5,648,863	624,249
2025	0	6,119,795	6,119,795	623,310
2026	0	6,630,757	6,630,757	622,445
2027	0	7,185,150	7,185,150	621,647

**W**  
**Accumulated Outside Balances**

Year	Beginning Outside Balance	Sale of Stock	Cash Available	Cash Received Regular	Cash Received Lump Sum	Taxable Amount	Total Taxes	Earnings	Total Cash Available	Living Expenses	Net Unrealized Apprec'n (NUA)	Net Balance	IRD and Estate Tax	Total After-Tax Balance
1998	0	0	0	0	2,200,000	2,100,000	723,770	0	1,476,230	0	315,000	1,791,230	1,018,446	772,784
1999	1,476,230	0	1,476,230	0	0	0	0	125,480	1,601,710	0	315,000	1,916,710	1,087,460	829,250
2000	1,601,710	0	1,601,710	0	0	0	0	136,145	1,737,855	0	315,000	2,052,855	1,162,339	890,516
2001	1,737,855	0	1,737,855	0	0	0	0	147,718	1,885,573	0	315,000	2,200,573	1,243,584	956,989
2002	1,885,573	0	1,885,573	0	0	0	0	160,274	2,045,847	0	315,000	2,360,847	1,331,735	1,029,112
2003	2,045,847	0	2,045,847	0	0	0	0	173,897	2,219,744	0	315,000	2,534,744	1,427,378	1,107,366
2004	2,219,744	0	2,219,744	0	0	0	0	188,678	2,408,422	0	315,000	2,723,422	1,531,151	1,192,271
2005	2,408,422	0	2,408,422	0	0	0	0	204,716	2,613,138	0	315,000	2,928,138	1,643,745	1,284,393
2006	2,613,138	0	2,613,138	0	0	0	0	222,117	2,835,255	0	315,000	3,150,255	1,765,909	1,384,346
2007	2,835,255	0	2,835,255	0	0	0	0	240,997	3,076,252	0	315,000	3,391,252	1,898,458	1,492,794
2008	3,076,252	0	3,076,252	0	0	0	0	261,481	3,337,733	0	315,000	3,652,733	2,042,272	1,610,461
2009	3,337,733	0	3,337,733	0	0	0	0	283,707	3,621,440	0	315,000	3,936,440	2,198,311	1,738,129
2010	3,621,440	0	3,621,440	0	0	0	0	307,822	3,929,262	0	315,000	4,244,262	2,367,613	1,876,649
2011	3,929,262	0	3,929,262	0	0	0	0	333,987	4,263,249	0	315,000	4,578,249	2,551,306	2,026,943
2012	4,263,249	0	4,263,249	0	0	0	0	362,376	4,625,625	0	315,000	4,940,625	2,750,613	2,190,012
2013	4,625,625	0	4,625,625	0	0	0	0	393,178	5,018,803	0	315,000	5,333,803	2,966,861	2,366,942
2014	5,018,803	0	5,018,803	0	0	0	0	426,598	5,445,401	0	315,000	5,760,401	3,201,490	2,558,911
2015	5,445,401	0	5,445,401	0	0	0	0	462,859	5,908,260	0	315,000	6,223,260	3,456,062	2,767,198
2016	5,908,260	0	5,908,260	0	0	0	0	502,202	6,410,462	0	315,000	6,725,462	3,732,273	2,993,189
2017	6,410,462	0	6,410,462	0	0	0	0	544,889	6,955,351	0	315,000	7,270,351	4,031,962	3,238,389
2018	6,955,351	0	6,955,351	0	0	0	0	591,205	7,546,556	0	315,000	7,861,556	4,357,125	3,504,431
2019	7,546,556	0	7,546,556	0	0	0	0	641,457	8,188,013	0	315,000	8,503,013	4,709,926	3,793,087
2020	8,188,013	0	8,188,013	0	0	0	0	695,981	8,883,994	0	315,000	9,198,994	5,092,716	4,106,278
2021	8,883,994	0	8,883,994	0	0	0	0	755,139	9,639,133	0	315,000	9,954,133	5,508,042	4,446,091
2022	9,639,133	0	9,639,133	0	0	0	0	819,326	10,458,459	0	315,000	10,773,459	5,958,671	4,814,788
2023	10,458,459	0	10,458,459	0	0	0	0	888,969	11,347,428	0	315,000	11,662,428	6,447,604	5,214,824
2024	11,347,428	0	11,347,428	0	0	0	0	964,531	12,311,959	0	315,000	12,626,959	6,978,096	5,648,863
2025	12,311,959	0	12,311,959	0	0	0	0	1,046,517	13,358,476	0	315,000	13,673,476	7,553,681	6,119,795
2026	13,358,476	0	13,358,476	0	0	0	0	1,135,470	14,493,946	0	315,000	14,808,946	8,178,189	6,630,757
2027	14,493,946	0	14,493,946	0	0	0	0	1,231,985	15,725,931	0	315,000	16,040,931	8,855,781	7,185,150

**W**  
**Lump Sum Tax Calculations**

Amounts Subject to Lump Sum Tax	
Ordinary	Capital

Plan Description	Ordinary	Capital	Total
Plan #1 - Megaco, Inc. Profit sharing plan	1,576,260	523,740	2,100,000
Plan #2 -	0	0	0
Plan #3 -	0	0	0
Plan #4 -	0	0	0
Plan #5 -	0	0	0

<b>Total</b>	<b>1,576,260</b>	<b>523,740</b>	<b>2,100,000</b>
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Tax on:	
Averaging	No Averaging

Ordinary Income	723,770	904,470
Capital Gain	0	0
Accumulated Deductible Employee Contrib	0	0

<b>Total Tax on Lump Sum Distribution</b>	<b>723,770</b>	<b>904,470</b>
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Minimum Distribution

Year	Inside Plan Balances	Outside Balance	Wealth Accumulation	Present Value
1998	663,687	0	663,687	611,693
1999	720,047	0	720,047	611,648
2000	782,044	0	782,044	612,269
2001	850,241	0	850,241	613,512
2002	925,257	0	925,257	615,338
2003	1,007,775	0	1,007,775	617,711
2004	1,098,544	0	1,098,544	620,596
2005	1,149,639	48,806	1,198,445	623,994
2006	1,200,849	106,677	1,307,526	627,455
2007	1,252,667	173,902	1,426,569	630,951
2008	1,304,666	251,763	1,556,429	634,457
2009	1,355,165	342,864	1,698,029	637,952
2010	1,404,486	447,856	1,852,342	641,408
2011	1,452,370	568,062	2,020,432	644,804
2012	1,496,270	707,179	2,203,449	648,122
2013	1,536,807	865,794	2,402,601	651,337
2014	1,570,463	1,048,746	2,619,209	654,432
2015	1,596,109	1,258,545	2,854,654	657,383
2016	1,611,592	1,498,824	3,110,416	660,166
2017	1,615,808	1,772,260	3,388,068	662,762
2018	1,608,031	2,081,269	3,689,300	665,150
2019	1,582,050	2,433,893	4,015,943	667,319
2020	1,538,871	2,831,004	4,369,875	669,245
2021	1,478,747	3,274,416	4,753,163	670,917
2022	1,392,770	3,775,280	5,168,050	672,331
2023	1,289,522	4,327,311	5,616,833	673,470
2024	1,173,157	4,928,978	6,102,135	674,340
2025	1,054,179	5,572,691	6,626,870	674,956
2026	933,947	6,260,410	7,194,357	675,351
2027	813,990	6,994,229	7,808,219	675,554

**W**  
**Accumulated Outside Balances**

Year	Beginning Outside Balance	Sale of Stock	Cash Available	Cash Received		Taxable Amount	Total Taxes	Earnings	Total Cash Available	Living Expenses	Net Unrealized Apprec'n (NUA)	Net Balance	IRD and Estate Tax	Total After-Tax Balance
				Regular	Lump Sum									
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	174,405	0	182,541	78,620	0	95,785	0	12,814	108,599	59,793	48,806
2006	95,785	0	95,785	195,214	0	203,493	87,644	8,142	211,497	0	25,853	237,350	130,673	106,677
2007	211,497	0	211,497	214,464	0	222,733	95,931	17,977	348,007	0	38,876	386,883	212,981	173,902
2008	348,007	0	348,007	235,621	0	243,880	105,039	29,581	508,170	0	51,883	560,053	308,290	251,763
2009	508,170	0	508,170	263,139	0	271,524	116,945	43,194	697,558	0	65,089	762,647	419,783	342,864
2010	697,558	0	697,558	289,109	0	297,484	128,126	59,292	917,833	0	78,279	996,112	548,256	447,856
2011	917,833	0	917,833	315,720	0	324,034	139,561	78,016	1,172,008	0	91,374	1,263,382	695,320	568,062
2012	1,172,008	0	1,172,008	351,395	0	359,807	154,969	99,621	1,468,055	0	104,623	1,572,678	865,499	707,179
2013	1,468,055	0	1,468,055	383,436	0	391,781	168,740	124,785	1,807,536	0	117,766	1,925,302	1,059,508	865,794
2014	1,807,536	0	1,807,536	427,528	0	435,985	187,779	153,641	2,200,924	0	131,088	2,332,012	1,283,266	1,048,746
2015	2,200,924	0	2,200,924	473,469	0	481,985	207,591	187,079	2,653,881	0	144,501	2,798,382	1,539,837	1,258,545
2016	2,653,881	0	2,653,881	524,692	0	533,271	229,680	225,580	3,174,473	0	158,013	3,332,486	1,833,662	1,498,824
2017	3,174,473	0	3,174,473	576,413	0	584,981	251,951	269,830	3,768,765	0	171,508	3,940,273	2,168,013	1,772,260
2018	3,768,765	0	3,768,765	626,735	0	635,204	273,582	320,345	4,442,263	0	184,847	4,627,110	2,545,841	2,081,269
2019	4,442,263	0	4,442,263	696,252	0	704,805	303,560	377,592	5,212,547	0	198,319	5,410,866	2,976,973	2,433,893
2020	5,212,547	0	5,212,547	755,142	0	763,575	328,872	443,066	6,081,883	0	211,601	6,293,484	3,462,480	2,831,004
2021	6,081,883	0	6,081,883	806,561	0	814,750	350,913	516,960	7,054,491	0	224,498	7,278,989	4,004,573	3,274,416
2022	7,054,491	0	7,054,491	885,633	0	893,807	384,963	599,632	8,154,793	0	237,372	8,392,165	4,616,885	3,775,280
2023	8,154,793	0	8,154,793	921,943	0	929,678	400,412	693,157	9,369,481	0	249,555	9,619,036	5,291,725	4,327,311
2024	9,369,481	0	9,369,481	935,523	0	942,659	406,003	796,406	10,695,407	0	260,794	10,956,201	6,027,223	4,928,978
2025	10,695,407	0	10,695,407	903,397	0	909,661	391,791	909,110	12,116,123	0	270,660	12,386,783	6,814,092	5,572,691
2026	12,116,123	0	12,116,123	864,662	0	870,113	374,758	1,029,870	13,635,897	0	279,245	13,915,142	7,654,732	6,260,410
2027	13,635,897	0	13,635,897	819,199	0	823,893	354,851	1,159,051	15,259,296	0	286,639	15,545,935	8,551,706	6,994,229



W

Inside Balance for Megaco, Inc. Profit sharing plan

Year	Balance Before		Pre-Tax		After-Tax		Earnings	Balance	Regular	Lump Sum	Net Unrealized		Balance Before Tax	After-Tax	Taxable	Tax on IRD	Estate Tax	Net Balance If Distributed
	NUA	NUA	Contribs	Contribs	Apprec'n (NUA)	Contribs					Balance	Inside Plan Balance						
1998	2,000,000	0	0	0	200,000	2,200,000	0	0	0	0	315,000	2,515,000	100,000	468,063	2,415,000	1,383,250	663,687	
1999	2,200,000	0	0	0	220,000	2,420,000	0	0	0	0	315,000	2,735,000	100,000	510,703	2,635,000	1,504,250	720,047	
2000	2,420,000	0	0	0	242,000	2,662,000	0	0	0	0	315,000	2,977,000	100,000	557,606	2,877,000	1,637,350	782,044	
2001	2,662,000	0	0	0	266,200	2,928,200	0	0	0	0	315,000	3,243,200	100,000	609,199	3,143,200	1,783,760	850,241	
2002	2,928,200	0	0	0	292,820	3,221,020	0	0	0	0	315,000	3,536,020	100,000	665,952	3,436,020	1,944,811	925,257	
2003	3,221,020	0	0	0	322,102	3,543,122	0	0	0	0	315,000	3,858,122	100,000	728,380	3,758,122	2,121,967	1,007,775	
2004	3,543,122	0	0	0	354,312	3,897,434	0	0	0	0	315,000	4,212,434	100,000	797,051	4,112,434	2,316,839	1,098,544	
2005	3,897,434	0	0	0	389,743	4,287,177	174,405	0	0	0	302,186	4,414,958	95,932	837,092	4,319,026	2,428,227	1,149,639	
2006	4,112,772	0	0	0	411,277	4,524,049	195,214	0	0	0	289,147	4,617,982	91,793	877,243	4,526,189	2,539,890	1,200,849	
2007	4,328,835	0	0	0	432,884	4,761,719	214,464	0	0	0	276,124	4,823,379	87,659	917,854	4,735,720	2,652,858	1,252,667	
2008	4,547,255	0	0	0	454,726	5,001,981	235,621	0	0	0	263,117	5,029,477	83,530	958,599	4,945,947	2,766,212	1,304,666	
2009	4,766,360	0	0	0	476,636	5,242,996	263,139	0	0	0	249,911	5,229,768	79,338	998,231	5,150,430	2,876,372	1,355,165	
2010	4,979,857	0	0	0	497,986	5,477,843	289,109	0	0	0	236,721	5,425,455	75,151	1,036,969	5,350,304	2,984,000	1,404,486	
2011	5,188,734	0	0	0	518,873	5,707,607	315,395	0	0	0	223,626	5,615,513	70,994	1,074,611	5,544,519	3,088,532	1,452,370	
2012	5,391,887	0	0	0	539,189	5,931,076	351,395	0	0	0	210,377	5,790,058	66,788	1,109,256	5,723,270	3,184,532	1,496,270	
2013	5,579,681	0	0	0	557,968	6,137,649	383,436	0	0	0	197,234	5,951,447	62,616	1,141,344	5,888,831	3,273,296	1,536,807	
2014	5,754,213	0	0	0	575,421	6,329,634	427,526	0	0	0	183,912	6,086,020	58,387	1,168,246	6,027,633	3,347,311	1,570,463	
2015	5,902,108	0	0	0	590,211	6,492,319	473,469	0	0	0	170,499	6,189,349	54,129	1,189,098	6,135,220	3,404,142	1,596,109	
2016	6,018,850	0	0	0	601,885	6,620,735	524,692	0	0	0	156,987	6,253,030	49,839	1,202,271	6,203,191	3,439,167	1,611,592	
2017	6,096,043	0	0	0	609,604	6,705,647	576,413	0	0	0	143,492	6,272,726	45,555	1,206,919	6,227,171	3,449,999	1,615,808	
2018	6,129,234	0	0	0	612,923	6,742,157	628,735	0	0	0	130,153	6,245,575	41,320	1,202,478	6,204,255	3,435,066	1,608,031	
2019	6,115,422	0	0	0	611,542	6,726,964	686,252	0	0	0	116,681	6,147,393	37,043	1,184,277	6,110,350	3,381,066	1,582,050	
2020	6,030,712	0	0	0	603,071	6,633,783	755,142	0	0	0	103,399	5,982,040	32,826	1,153,047	5,949,214	3,290,122	1,538,871	
2021	5,878,641	0	0	0	587,864	6,466,505	806,561	0	0	0	90,502	5,750,446	28,732	1,108,954	5,721,714	3,162,745	1,478,747	
2022	5,659,944	0	0	0	565,994	6,225,938	885,633	0	0	0	77,628	5,417,933	24,645	1,045,300	5,393,288	2,979,863	1,392,770	
2023	5,340,305	0	0	0	534,031	5,874,336	921,943	0	0	0	65,445	5,017,838	20,777	968,505	4,997,061	2,759,811	1,289,522	
2024	4,952,393	0	0	0	495,239	5,447,632	935,523	0	0	0	54,206	4,566,315	17,209	881,685	4,549,106	2,511,473	1,173,157	
2025	4,512,109	0	0	0	451,211	4,963,320	903,397	0	0	0	44,340	4,104,263	14,077	792,739	4,090,186	2,257,345	1,054,179	
2026	4,059,923	0	0	0	405,992	4,465,915	864,662	0	0	0	35,755	3,637,008	11,352	702,707	3,625,656	2,000,354	933,947	
2027	3,601,253	0	0	0	360,125	3,961,378	819,199	0	0	0	28,361	3,170,540	9,004	612,753	3,161,536	1,743,797	813,990	

Minimum Distributions for Megaco, Inc. Profit sharing plan									
Year	Participant		Beneficiary		Joint Life Expectancy	Beginning Plan Balance	Minimum Required Distribution	Substantially Equal Payment	
	Age	Life Expectancy	Age	Life Expectancy					
1998	63	0.0	59	0.0	0.0	2,315,000	0	0	
1999	64	0.0	60	0.0	0.0	2,515,000	0	0	
2000	65	0.0	61	0.0	0.0	2,735,000	0	0	
2001	66	0.0	62	0.0	0.0	2,977,000	0	0	
2002	67	0.0	63	0.0	0.0	3,243,200	0	0	
2003	68	0.0	64	0.0	0.0	3,536,020	0	0	
2004	69	0.0	65	0.0	0.0	3,858,122	0	0	
2005	70	16.0	66	19.2	22.5	4,212,434	187,219	0	
2006	71	15.3	68	18.2	21.2	4,414,958	208,253	0	
2007	72	14.6	69	17.2	20.3	4,617,982	227,487	0	
2008	73	13.9	70	16.2	19.4	4,823,379	248,628	0	
2009	74	13.2	72	15.2	18.2	5,029,477	276,345	0	
2010	75	12.5	73	14.2	17.3	5,229,768	302,299	0	
2011	76	11.9	74	13.2	16.5	5,425,455	328,815	0	
2012	77	11.2	76	12.2	15.4	5,615,513	364,644	0	
2013	78	10.6	77	11.2	14.6	5,790,058	396,579	0	
2014	79	10.0	79	10.2	13.5	5,951,447	440,848	0	
2015	80	9.5	81	9.2	12.5	6,086,020	486,882	0	
2016	81	8.9	83	8.2	11.5	6,189,349	538,204	0	
2017	82	8.4	85	7.2	10.6	6,253,030	589,908	0	
2018	83	7.9	87	6.2	9.8	6,272,726	640,074	0	
2019	84	7.4	90	5.2	8.8	6,245,575	709,724	0	
2020	85	6.9	93	4.2	8.0	6,147,393	768,424	0	
2021	86	6.5	97	3.2	7.3	5,982,040	819,458	0	
2022	87	6.1	103	2.2	6.4	5,750,446	898,507	0	
2023	88	5.7	109	1.2	5.8	5,417,933	934,126	0	
2024	89	5.3	115	0.2	5.3	5,017,838	946,762	0	
2025	90	5.0	115	0.0	5.0	4,566,315	913,263	0	
2026	91	4.7	115	0.0	4.7	4,104,263	873,247	0	
2027	92	4.4	115	0.0	4.4	3,637,008	826,593	0	

Substantive Equal Payments

Wealth Accumulation Summary				
Year	Inside Plan Balances	Outside Balance	Wealth Accumulation	Present Value
1998	642,548	21,181	663,729	611,732
1999	674,220	45,538	719,758	611,402
2000	707,446	73,518	780,964	611,423
2001	742,087	105,721	847,808	611,756
2002	776,168	142,627	920,795	612,371
2003	815,600	184,866	1,000,466	613,231
2004	854,263	233,148	1,087,411	614,307
2005	893,996	288,269	1,182,265	615,569
2006	933,818	351,900	1,285,718	616,990
2007	974,114	424,386	1,398,500	618,536
2008	1,014,550	506,863	1,521,413	620,163
2009	1,053,819	601,498	1,655,317	621,905
2010	1,092,173	708,960	1,801,133	623,676
2011	1,129,409	830,444	1,959,853	625,471
2012	1,163,547	969,016	2,132,563	627,272
2013	1,195,069	1,125,334	2,320,403	629,054
2014	1,221,241	1,303,380	2,524,621	630,798
2015	1,241,185	1,505,344	2,746,529	632,483
2016	1,253,225	1,734,309	2,987,534	634,086
2017	1,256,503	1,992,639	3,249,142	635,585
2018	1,250,456	2,282,515	3,532,971	636,965
2019	1,230,252	2,610,521	3,840,773	638,211
2020	1,196,675	2,977,695	4,174,370	639,303
2021	1,149,920	3,385,836	4,535,756	640,230
2022	1,083,062	3,844,036	4,927,098	640,985
2023	1,002,772	4,347,866	5,350,638	641,553
2024	912,283	4,896,631	5,808,914	641,936
2025	819,763	5,484,967	6,304,730	642,146
2026	726,267	6,114,985	6,841,252	642,204
2027	632,984	6,788,946	7,421,930	642,133

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**Accumulated Outside Balances**

Year	Beginning Outside Balance	Sale of Stock	Cash Available	Cash Received		Taxable Amount	Total Taxes	Earnings	Total Cash Available	Living Expenses	Net Unrealized Apprec'n (NUA)	E
				Regular	Lump Sum							
1998	0	0	0	70,071	0	76,441	32,923	0	37,148	0	10,033	
1999	37,148	0	37,148	76,945	0	83,304	35,879	3,158	81,372	0	20,049	
2000	81,372	0	81,372	84,500	0	90,849	39,129	6,917	133,660	0	30,048	
2001	133,660	0	133,660	93,160	0	99,523	42,865	11,361	195,316	0	40,069	
2002	195,316	0	195,316	102,321	0	108,674	46,806	16,602	267,433	0	50,076	
2003	267,433	0	267,433	112,391	0	118,735	51,139	22,732	351,417	0	60,068	
2004	351,417	0	351,417	123,458	0	129,793	55,902	29,870	448,843	0	70,046	
2005	448,843	0	448,843	135,624	0	141,951	61,138	38,152	561,481	0	80,010	
2006	561,481	0	561,481	151,804	0	158,242	68,155	47,726	692,856	0	90,150	
2007	692,856	0	692,856	166,774	0	173,204	74,599	58,893	843,924	0	100,277	
2008	843,924	0	843,924	183,226	0	189,648	81,681	71,734	1,017,203	0	110,392	1
2009	1,017,203	0	1,017,203	204,626	0	211,146	90,941	86,462	1,217,350	0	120,661	1
2010	1,217,350	0	1,217,350	224,821	0	231,333	99,635	103,475	1,446,011	0	130,917	1
2011	1,446,011	0	1,446,011	245,514	0	251,979	108,527	122,911	1,705,909	0	141,100	1
2012	1,705,909	0	1,705,909	273,256	0	279,797	120,509	145,002	2,003,658	0	151,403	2
2013	2,003,658	0	2,003,658	298,172	0	304,661	131,217	170,311	2,340,924	0	161,624	2
2014	2,340,924	0	2,340,924	332,458	0	339,035	146,022	198,979	2,726,339	0	171,983	2
2015	2,726,339	0	2,726,339	368,185	0	374,807	161,429	231,739	3,164,834	0	182,413	3
2016	3,164,834	0	3,164,834	408,018	0	414,689	178,607	269,011	3,663,256	0	192,920	3
2017	3,663,256	0	3,663,256	448,238	0	454,901	195,926	311,377	4,226,945	0	203,414	4
2018	4,226,945	0	4,226,945	487,369	0	493,955	212,746	359,290	4,860,858	0	213,787	5
2019	4,860,858	0	4,860,858	541,428	0	548,079	236,058	413,173	5,579,401	0	224,263	5
2020	5,579,401	0	5,579,401	587,222	0	593,780	255,741	474,249	6,385,131	0	234,592	6
2021	6,385,131	0	6,385,131	627,207	0	633,575	272,881	542,736	7,282,193	0	244,621	7
2022	7,282,193	0	7,282,193	688,696	0	695,053	299,359	618,986	8,290,516	0	254,633	8
2023	8,290,516	0	8,290,516	716,933	0	722,948	311,374	704,694	9,400,769	0	264,107	9
2024	9,400,769	0	9,400,769	727,492	0	733,042	315,721	799,065	10,611,605	0	272,847	10
2025	10,611,605	0	10,611,605	702,510	0	707,381	304,669	901,986	11,911,432	0	280,519	12
2026	11,911,432	0	11,911,432	672,389	0	676,628	291,424	1,012,472	13,304,869	0	287,195	13
2027	13,304,869	0	13,304,869	637,035	0	640,686	275,943	1,130,914	14,796,875	0	292,945	15

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Inside Balance for Megaco, Inc. Profit sharing plan

Year	Balance Before NUA		Pre-Tax Contribs	After-Tax Contribs	Earnings	Balance	Regular Distrib	Lump Sum Distrib	Unrealized Apprec'n (NUA)	Balance Before Tax	After-Tax Contribs	Taxable Inside Plan Balance	Tax on IRD	Estate Tax	Net Balance If Distributed
	Balance Before NUA	Balance													
1988	2,000,000	2,000,000	0	0	200,000	2,200,000	70,071	0	304,967	2,434,896	96,815	2,338,081	453,155	1,339,193	642,548
1989	2,129,929	2,342,922	0	0	212,993	2,342,922	76,945	0	294,951	2,560,928	93,635	2,467,293	478,198	1,408,510	674,220
2000	2,265,977	2,492,575	0	0	226,598	2,492,575	84,500	0	284,952	2,693,027	90,461	2,602,566	504,416	1,481,165	707,446
2001	2,408,075	2,648,883	0	0	240,808	2,648,883	93,160	0	274,931	2,830,654	87,280	2,743,374	531,707	1,556,860	742,087
2002	2,555,723	2,811,295	0	0	255,572	2,811,295	102,321	0	264,924	2,973,898	84,103	2,889,795	560,086	1,635,644	778,168
2003	2,708,974	2,979,871	0	0	270,897	2,979,871	112,391	0	254,932	3,122,412	80,931	3,041,481	589,485	1,717,327	815,600
2004	2,867,480	3,154,228	0	0	286,748	3,154,228	123,458	0	244,954	3,275,724	77,763	3,197,961	619,813	1,801,648	854,263
2005	3,030,770	3,333,847	0	0	303,077	3,333,847	135,624	0	234,990	3,433,213	74,600	3,358,613	650,950	1,888,267	893,996
2006	3,198,223	3,518,045	0	0	319,822	3,518,045	151,804	0	224,850	3,591,091	71,381	3,519,710	682,173	1,975,100	933,818
2007	3,366,241	3,702,865	0	0	336,624	3,702,865	166,774	0	214,723	3,750,814	68,166	3,682,648	713,752	2,062,948	974,114
2008	3,536,091	3,889,700	0	0	353,609	3,889,700	183,226	0	204,608	3,911,082	64,955	3,846,127	745,437	2,151,095	1,014,550
2009	3,706,474	4,077,121	0	0	370,647	4,077,121	204,826	0	194,339	4,066,834	61,695	4,005,139	776,256	2,236,759	1,053,819
2010	3,872,495	4,259,745	0	0	387,250	4,259,745	224,821	0	184,083	4,219,007	58,439	4,160,568	806,380	2,320,454	1,092,173
2011	4,034,924	4,438,416	0	0	403,492	4,438,416	245,514	0	173,900	4,366,802	55,206	4,311,596	835,652	2,401,741	1,129,409
2012	4,192,902	4,612,192	0	0	419,290	4,612,192	273,256	0	163,597	4,502,533	51,935	4,450,598	862,593	2,476,393	1,163,547
2013	4,338,936	4,772,830	0	0	433,894	4,772,830	298,172	0	153,376	4,628,034	48,690	4,579,344	887,546	2,545,419	1,195,069
2014	4,474,658	4,922,124	0	0	447,466	4,922,124	332,458	0	143,017	4,732,683	45,401	4,687,282	908,466	2,602,976	1,221,241
2015	4,589,666	5,048,633	0	0	458,967	5,048,633	368,185	0	132,587	4,813,035	42,090	4,770,945	924,681	2,647,169	1,241,185
2016	4,680,448	5,148,493	0	0	468,045	5,148,493	408,018	0	122,080	4,862,555	38,754	4,823,801	934,925	2,674,405	1,253,225
2017	4,740,475	5,214,523	0	0	474,048	5,214,523	448,238	0	111,586	4,877,871	35,423	4,842,448	938,539	2,682,829	1,256,503
2018	4,766,285	5,242,914	0	0	476,629	5,242,914	487,369	0	101,213	4,856,758	32,130	4,824,628	935,085	2,671,217	1,250,456
2019	4,755,545	5,231,100	0	0	475,555	5,231,100	541,428	0	90,737	4,780,409	28,804	4,751,605	920,932	2,629,225	1,230,252
2020	4,689,672	5,158,639	0	0	468,967	5,158,639	587,222	0	80,408	4,651,825	25,525	4,626,300	896,646	2,558,504	1,196,675
2021	4,571,417	5,028,559	0	0	457,142	5,028,559	627,207	0	70,379	4,471,731	22,341	4,449,390	862,359	2,459,452	1,149,920
2022	4,401,352	4,841,487	0	0	440,135	4,841,487	688,696	0	60,367	4,213,158	19,163	4,193,995	812,859	2,317,237	1,083,062
2023	4,152,791	4,568,070	0	0	415,279	4,568,070	716,933	0	50,893	3,902,030	16,155	3,885,875	753,141	2,146,117	1,002,772
2024	3,851,137	4,236,251	0	0	385,114	4,236,251	727,492	0	42,153	3,550,912	13,381	3,537,531	685,627	1,953,002	912,283
2025	3,508,759	3,859,635	0	0	350,876	3,859,635	702,510	0	34,481	3,191,606	10,945	3,180,661	616,460	1,755,383	819,763
2026	3,157,125	3,472,838	0	0	315,713	3,472,838	672,389	0	27,805	2,828,254	8,826	2,819,428	546,447	1,555,540	726,267
2027	2,800,449	3,080,494	0	0	280,045	3,080,494	637,035	0	22,055	2,465,514	7,001	2,458,513	476,497	1,356,033	632,984