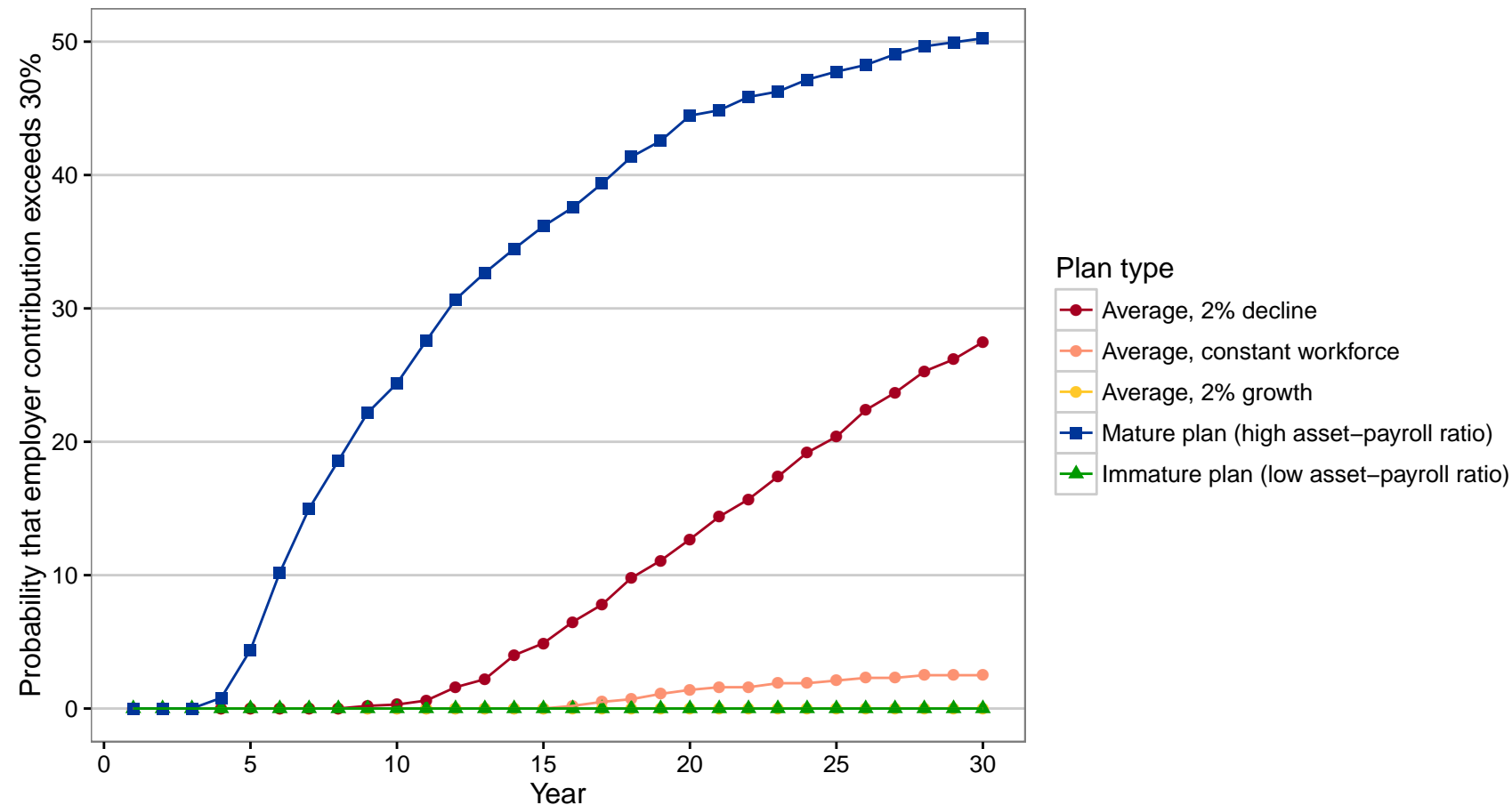


Probability that employer contribution exceeds 30% of payroll in any year up to the given year



Note: The lines for "Average, 2% growth" and "Immature plan" are overlapped.