

Exhibit No.: _____
Issues: Depreciation
Witness: John J. Spanos
Exhibit Type: Direct
Sponsoring Party: Missouri-American Water Company
Case No.: WR-2007-XXXX
SR-2007-XXX
Date: December 15, 2006

MISSOURI PUBLIC SERVICE COMMISSION

**CASE NO. WR-2007-XXXX
CASE No. SR-2007-XXX**

DIRECT TESTIMONY

OF

JOHN J. SPANOS

ON BEHALF OF

MISSOURI-AMERICAN WATER COMPANY

JEFFERSON CITY, MISSOURI

18
MAWC Exhibit No. 250
Case No(s) WR-2007-0216
Date 8-14-07 Rptr PF

BEFORE THE PUBLIC SERVICE COMMISSION
OF THE STATE OF MISSOURI

IN THE MATTER OF MISSOURI-AMERICAN) WATER COMPANY FOR AUTHORITY TO) FILE TARIFFS REFLECTING INCREASED) RATES FOR WATER AND SEWER) SERVICE)	CASE NO. WR-2007-XXXX CASE NO. SR-2007-XXX
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AFFIDAVIT OF JOHN J. SPANOS

John J. Spanos, being first duly sworn, deposes and says that he is the witness who sponsors the accompanying testimony entitled "Direct Testimony of John J. Spanos"; that said testimony and schedules were prepared by him and/or under his direction and supervision; that if inquiries were made as to the facts in said testimony and schedules, he would respond as therein set forth; and that the aforesaid testimony and schedules are true and correct to the best of his knowledge.



John J. Spanos

Commonwealth of Pennsylvania
County of Cumberland

SUBSCRIBED and sworn to
Before me this 11th day of December 2006.



Notary Public

My commission expires: February 20, 2007

NOTARIAL SEAL CHERYL ANN RUTTER, Notary Public Camp Hill Boro, Cumberland County My Commission Expires Feb. 20, 2007

**DIRECT TESTIMONY
JOHN J. SPANOS
MISSOURI-AMERICAN WATER COMPANY
CASE NO. WR.2007.XXXX
SR.2007.XXX**

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INTRODUCTION

1

2 1. Q. Please state your name and address.

3 A. John J. Spanos. My business address is 207 Senate Avenue, Camp Hill,
4 Pennsylvania.

5 2. Q. With what firm are you associated?

6 A. I am associated with the firm of Gannett Fleming, Inc.

7 3. Q. How long have you been associated with Gannett Fleming?

8 A. I have been associated with the firm since college graduation in June 1986.

9 4. Q. What is your position in the firm?

10 A. I am Vice President of the Valuation and Rate Division.

11 5. Q. What is your educational background?

12 A. I have Bachelor of Science degrees in Industrial Management and
13 Mathematics from Carnegie-Mellon University and a Master of Business
14 Administration from York College of Pennsylvania.

15 6. Q. Are you a member of any professional societies?

16 A. Yes. I am a member of the Society of Depreciation Professionals and the
17 American Gas Association/Edison Electric Institute Industry Accounting
18 Committee.

19 7. Q. Have you taken the certification examination for depreciation
20 professionals?

21 A. Yes. I passed the certification examination of the Society of Depreciation
22 Professionals in September 1997 and was recertified in August 2003.

23 8. Q. Will you outline your experience in the field of depreciation?

24 A. In June 1986, I was employed by Gannett Fleming Valuation and Rate

1 Consultants, Inc. as a Depreciation Analyst. During the period from June
2 1986 to December 1995, I took part in the preparation of numerous
3 depreciation and original cost studies for utility companies in various
4 industries. Depreciation studies of telephone companies were performed for
5 United Telephone of Pennsylvania, United Telephone of New Jersey and
6 Anchorage Telephone Utility. My work in the railroad industry included
7 depreciation studies for Union Pacific Railroad, Burlington Northern Railroad
8 and Wisconsin Central Transportation Corporation.

9 Assignments in the electric industry included depreciation studies for
10 Chugach Electric Association, The Cincinnati Gas and Electric Company, The
11 Union Light, Heat & Power Company, Northwest Territories Power
12 Corporation and the City of Calgary - Electric System. Pipeline industry
13 assignments included studies for TransCanada Pipelines Limited, Trans
14 Mountain Pipe Line Company Ltd., Interprovincial Pipe Line Inc., Nova Gas
15 Transmission Limited and Lakehead Pipeline Company.

16 My work for the gas industry included depreciation studies for
17 Columbia Gas of Pennsylvania, Columbia Gas of Maryland, The Peoples
18 Natural Gas Company, T. W. Phillips Gas & Oil Company, The Cincinnati Gas
19 and Electric Company, The Union Light, Heat & Power Company,
20 Lawrenceburg Gas Company and Penn Fuel Gas, Inc. Assignments in the
21 water industry included depreciation studies for Indiana-American Water
22 Company, Consumers Pennsylvania Water Company and The York Water
23 Company; and depreciation and original cost studies for Philadelphia
24 Suburban Water Company and Pennsylvania-American Water Company.

1 My participation in each of the above studies included assembly and
2 analysis of historical and simulated data, field reviews, the development of
3 preliminary estimates of service life and net salvage, calculations of annual
4 depreciation, and the preparation of reports for submission to state or
5 provincial public utility commissions or federal regulatory agencies. I
6 performed these studies under the general direction of William M. Stout, P.E.,
7 the President of Gannett Fleming Valuation and Rate Consultants, Inc.

8 In January 1996, I was assigned to the position of Supervisor of
9 Depreciation Studies. In July 1999, I was promoted to the position of
10 Manager, Depreciation and Valuation Studies. In December 2000, I was
11 promoted to my current position as Vice President of Gannett Fleming
12 Valuation and Rate Consultants, Inc., now the Valuation and Rate Division of
13 Gannett Fleming, Inc. I am responsible for all depreciation, valuation and
14 original cost studies, including the preparation of final exhibits and responses
15 to data requests for submission to the appropriate regulatory body.

16 Since January 1996, I have conducted depreciation studies similar to those
17 previously listed including assignments for Hampton Water Works Company,
18 Omaha Public Power District, Enbridge Pipe Line Company, Inc., Columbia
19 Gas of Virginia, Inc., Virginia Natural Gas Company, National Fuel Gas
20 Distribution Corporation - New York and Pennsylvania Divisions, The City of
21 Bethlehem - Bureau of Water, The City of Coatesville Authority, The City of
22 Lancaster - Bureau of Water, Peoples Energy Corporation, The York Water
23 Company, Public Service Company of Colorado, Reliant Energy-HLP,
24 Massachusetts-American Water Company, St. Louis County Water Company,

1 Missouri-American Water Company, Chugach Electric Association, Alliant
2 Energy, Oklahoma Gas and Electric Company, Nevada Power Company,
3 Dominion Virginia Power, NUI-Virginia Gas Companies, PSI Energy, NUI -
4 Elizabethtown Gas Company, Cinergy Corporation – CG&E, Cinergy
5 Corporation – ULH&P, Columbia Gas of Kentucky, SCANA, Inc., Idaho Power
6 Company, El Paso Electric Company, Central Hudson Gas & Electric,
7 Centennial Pipeline Company, CenterPoint Energy-Arkansas, CenterPoint
8 Energy – Oklahoma, CenterPoint Energy – Entex, CenterPoint Energy -
9 Louisiana, NSTAR – Boston Edison Company, Westar Energy, Inc., South
10 Jersey Gas Company, Duquesne Light Company, MidAmerican Energy
11 Company, Laclede Gas, Duke Energy Company, Bonneville Power
12 Administration, NSTAR Electric and Gas Company, EPCOR Distribution, Inc.
13 and B. C. Gas Utility, Ltd. My additional duties include determining final life
14 and salvage estimates, conducting field reviews, presenting recommended
15 depreciation rates to management for its consideration and supporting such
16 rates before regulatory bodies.

17 **9. Q. Have you previously testified on the subject of depreciation?**

18 A. Yes. I have submitted testimony to the Pennsylvania Public Utility
19 Commission, the Commonwealth of Kentucky Public Service Commission,
20 the Public Utilities Commission of Ohio, the Nevada Public Utility
21 Commission, the Public Utilities Board of New Jersey, the Missouri Public
22 Service Commission and the Massachusetts Department of
23 Telecommunications and Energy, the Alberta Energy & Utility Board, the
24 Idaho Public Utility Commission, the Louisiana Public Service Commission,

1 the State Corporation Commission of Kansas, the Oklahoma Corporate
2 Commission, The Public Service Commission of South Carolina, Railroad
3 Commission of Texas – Gas Services Division, the New York Public Service
4 Commission, Illinois Commerce Commission, the Indiana Utility Regulatory
5 Commission, the California Public Utilities Commission, The Federal Energy
6 Regulatory Commission (FERC), the Arkansas Public Service Commission,
7 the Public Utility Commission of Texas, the Regulatory Commission of
8 Alaska, and the North Carolina Utilities Commission.

9 **10. Q. What is the extent of your formal instruction with respect to utility plant**
10 **depreciation?**

11 A. I have completed the "Techniques of Life Analysis", "Techniques of Salvage
12 and Depreciation Analysis", "Forecasting Life and Salvage", "Modeling and
13 Life Analysis Using Simulation" and "Managing a Depreciation Study"
14 programs conducted by Depreciation Programs, Inc. Also, I have completed
15 the "Introduction to Public Utility Accounting" program conducted by the
16 American Gas Association.

17 **11. Q. What is the purpose of your testimony?**

18 A. My testimony is in support of the depreciation study conducted under my
19 direction and supervision for Missouri-American Water Company (the
20 "Company"). Based upon that study, I am recommending that new
21 depreciation accrual rates be adopted by the Company.

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OVERVIEW

12. Q. Please describe what you mean by the term "depreciation".

A. "Depreciation" refers to the loss in service value not restored by current maintenance, incurred in connection with the consumption or prospective retirement of utility plant in the course of service from causes which can be reasonably anticipated or contemplated, against which the Company is not protected by insurance. Among the causes to be given consideration are wear and tear, decay, action of the elements, inadequacy, obsolescence, changes in the art, changes in demand, and the requirements of public authorities. Depreciation accrual rates are used to allocate, for accounting purposes, the cost of assets over their service lives.

In the study that I performed and that is the basis for my testimony, I used the straight line whole life method of depreciation, with the average service life procedure to develop recommended depreciation accrual rates. In addition, I calculated the amount required to amortize the variance between the book depreciation reserve and the calculated accrued depreciation. The total annual depreciation is based on a system of depreciation accounting which aims to distribute the cost of fixed capital assets over the estimated useful life of the unit, or group of assets, in a systematic and rational manner.

For General Plant Accounts 340.1, 340.2, 340.3, 340.5, 342, 343, 344, 346.1, 346.2, 347 and 348; I used the straight line method of amortization. The annual amortization is based on amortization accounting which distributes the unrecovered cost of fixed capital assets over the remaining amortization period selected for each account and vintage.

1 **13. Q. Have you prepared an exhibit presenting the results of your study?**

2 A. Yes. The report titled, "Depreciation Study – Calculated Annual Depreciation
3 Accruals Related to Utility Plant as of December 31, 2005" which has been
4 marked Exhibit No. JJS-1 sets forth the results of my study.

5 **14. Q. How did you determine the recommended annual depreciation accrual**
6 **rates?**

7 A. The determination of annual depreciation accrual rates consists of two
8 phases. In the first phase, service life and net salvage characteristics are
9 estimated for each depreciable group, that is, each plant account or
10 subaccount identified as having similar characteristics. In the second phase,
11 the annual depreciation accrual rates are calculated based on the service life
12 and net salvage estimates determined in the first phase.

13 **ESTIMATION OF SERVICE LIFE AND NET SALVAGE**

14 **15. Q. Please describe the first phase of the study, that is, the manner in which**
15 **you estimated the service life and net salvage characteristics for each**
16 **depreciable group.**

17 A. The service life and net salvage study consisted of compiling historical data
18 from records related to the Company's plant; analyzing these data to obtain
19 historical trends of survivor and salvage characteristics; obtaining
20 supplementary information from management and operating personnel
21 concerning the Company's practices and plans as they relate to plant
22 operations; and interpreting the above data to form judgments of average
23 service life and net salvage characteristics.

24 **16. Q. What historical data did you analyze for the purpose of estimating the**

1 **service life characteristics of the Company's plant?**

2 A. The data consisted of the entries made by the Company to record plant
3 transactions through 2005. The transactions included additions, retirements,
4 transfers and the related balances. The Company, in accordance with my
5 instructions, classified the data by depreciable group, type of transaction, the
6 year in which the transaction took place, and the year in which the plant was
7 installed.

8 **17. Q. What method did you use to analyze this service life data?**

9 A. I used the retirement rate method. That method is the most appropriate when
10 aged retirement data are available, because it develops the average rates of
11 retirement actually experienced during the period of study. Other methods of
12 life analysis infer the rates of retirement based on a selected type survivor
13 curve.

14 **18. Q. Please describe the results of your use of the retirement rate method.**

15 A. Each retirement rate analysis resulted in a life table which, when plotted,
16 formed an original survivor curve. Each original survivor curve as plotted
17 from the life table represents the average survivor pattern experienced by the
18 several vintage groups during the experience band studied. Inasmuch as this
19 survivor pattern does not necessarily describe the life characteristics of the
20 property group, interpretation of the original curves is required in order to use
21 them as valid considerations in service life estimation. Iowa type survivor
22 curves were used in these interpretations.

23 **19. Q. Please explain briefly what an "Iowa-type survivor curve" is and how**
24 **you use it in estimating service life characteristics for each depreciable**

1 **group.**

2 A. The range of survivor characteristics usually experienced by utility and
3 industrial properties is encompassed by a system of generalized survivor
4 curves known as the Iowa type curves. The Iowa curves were developed at
5 the Iowa State College Engineering Experiment Station through an extensive
6 process of observation and classification of the ages at which industrial
7 property had been retired.

8 Iowa type curves are used to smooth and extrapolate original
9 survivor curves determined by the retirement rate method. The Iowa curves
10 and truncated Iowa curves were used in this study to describe the forecasted
11 rates of retirement based on the observed rates of retirement and the outlook
12 for future retirements.

13 The estimated survivor curve designations for each depreciable
14 group indicate the average service life, the family within the Iowa system and
15 the relative height of the mode. For example, the Iowa 90-R2 indicates an
16 average service life of ninety years; a right-moded, or R, type curve (the
17 mode occurs after average life for right-moded curves); and a moderate
18 height, 2, for the mode (possible modes for R type curves range from 1 to 5).

19 **20. Q. What historical data did you analyze for the purpose of estimating net**
20 **salvage characteristics?**

21 A. The data consisted of the entries made by the Company to record
22 retirements, cost of removal and gross salvage during the period 1974
23 through 2005.

24 **21. Q. What method did you use to analyze this net salvage data?**

1 A. The net salvage data were analyzed by expressing the net salvage and its
2 two components, cost of removal and gross salvage, as percents of the
3 original cost retired on annual, three-year moving average and most recent
4 five-year average bases. The use of averages smooths the annual
5 fluctuations and assists in identifying underlying trends.

6 **22. Q. Please describe the manner in which you used the analyses of net**
7 **salvage to estimate net salvage percents.**

8 A. The results of the net salvage analyses provided indications of historical net
9 salvage levels. The judgments of net salvage incorporated these historical
10 indications and consideration of estimates made for other water companies.

11 12 **CALCULATION OF DEPRECIATION**

13 **23. Q. Please describe the second phase of the process that you used, that is,**
14 **the calculation of annual depreciation accrual rates.**

15 A. After I estimated the service life and net salvage characteristics for each
16 depreciable group, I calculated annual depreciation accrual rates for each
17 group in accordance with the straight line remaining life method, using the
18 average service life procedure.

19 **24. Q. What group procedure is being used in this proceeding for depreciable**
20 **accounts?**

21 A. The average service life procedure is used in the current proceeding for all
22 depreciable accounts and installation years. The average service procedure
23 also was used in the Company's last rate proceeding.

24 **25. Q. Please describe briefly the amortization of certain General Plant**

1 accruals and the composite remaining life for each account or subaccount.
2 The section beginning on page III-7 presents the results of the retirement rate
3 analyses prepared as the historical bases for the service life estimates. The
4 section beginning on page III-164 presents the results of the analyses of
5 historical net salvage data. The section beginning on page III-191 presents
6 the depreciation calculations related to surviving original cost as of December
7 31, 2005.

8 **27. Q. Please use an example to illustrate the manner in which the study is**
9 **presented in the report.**

10 A. I will use Account 331, Mains - Transmission and Distribution, as my
11 example, inasmuch as it is a large depreciable group and is representative of
12 the presentation.

13 The retirement rate method was used to analyze the survivor
14 characteristics of this group. The life tables for the 1939-2005 and 1976-2005
15 experience bands are presented on pages III-101 through III-108 of the
16 report. The life tables, or original survivor curves, are plotted along with the
17 estimated smooth survivor curve, the 90-R2 on page III-100. The net salvage
18 analysis for the period 1974 through 2005 is presented on pages III-178 and
19 III-179.

20 The calculation of the annual depreciation accrual rate related to the
21 original cost at December 31, 2005, of utility plant is presented on pages III-
22 233 through III-236. The calculation is based on the 90-R2 survivor curve,
23 negative thirty-five percent net salvage and the attained age. The tabulation
24 sets forth the installation year, the original cost, calculated accrued

1 depreciation, allocated book reserve, future accruals, remaining life and
2 annual accrual amount. The totals are brought forward to the table on page
3 III-4.

4 **RECOMMENDATION**

5 **28. Q. What is your recommendation regarding annual depreciation accrual**
6 **rates for the Company?**

7 A. I recommend that the Company use a composite annual depreciation accrual
8 rate for each account or subaccount. My recommended depreciation accrual
9 rates, based on the depreciation study, are set forth for each account in
10 column 6 of Table 1 on pages III-4 and III-5 of Exhibit JJS-1. In my opinion,
11 these are reasonable and appropriate depreciation accrual rates for the
12 Company.

13 **29. Q. Are your recommended depreciation accrual rates reasonable for plant**
14 **added subsequent to December 31, 2005?**

15 A. Yes. The annual depreciation accrual rates calculated as of December 31,
16 2005, can reasonably be applied to the total balance including new plant
17 additions during the next several years.

18 **30. Q. Are the composite annual depreciation accrual rates from this**
19 **Depreciation Study going to be implemented as of January 1, 2006?**

20 A. No, they are not.

21 **31. Q. Please explain why the depreciation study recommended rates are not**
22 **being implemented.**

23 A. The recommended rates from the depreciation study require a large increase
24 for many customers due to the consolidation of all districts into one study.

1 Therefore, in an effort to mitigate the large increase, the Company has
2 decided to transition the rates from their current level to the proposed level
3 over a few years.

4 **32. Q. Is this a reasonable approach to mitigating the impact on customers?**

5 A. Yes, it is. Although, this process may take a little longer for the actual reserve
6 to align with the theoretical reserve, the methodology is the most appropriate
7 for this type of system consolidation and customer equity.

8 **33. Q. Does this complete your direct testimony?**

9 A. Yes, it does.

MISSOURI-AMERICAN WATER COMPANY

ST. LOUIS, MISSOURI

DEPRECIATION STUDY

CALCULATED ANNUAL DEPRECIATION ACCRUALS

RELATED TO UTILITY PLANT

AT DECEMBER 31, 2005

MISSOURI-AMERICAN WATER COMPANY

St. Louis, Missouri

DEPRECIATION STUDY

CALCULATED ANNUAL DEPRECIATION ACCRUALS

RELATED TO UTILITY PLANT

AT DECEMBER 31, 2005

GANNETT FLEMING, INC. - VALUATION AND RATE DIVISION

Harrisburg, Pennsylvania



Gannett Fleming

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December 8, 2006

Missouri American Water Company
727 Craig Road
Creve Coeur, MO 63141

ii

Attention James M. Jenkins, Chief Financial Officer

Ladies and Gentlemen:

Pursuant to your request, we have conducted a depreciation study related to the utility plant of Missouri-American Water Company, Inc. as of December 31, 2005. The attached report presents a description of the methods used in the estimation of depreciation, the summary of annual and accrued depreciation, the statistical support for the life and net salvage estimates and the detailed tabulations of annual and accrued depreciation.

Respectfully submitted,

GANNETT FLEMING, INC.

JOHN J. SPANOS
Vice President
Valuation and Rate Division

JJS:krm



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PART III. RESULTS OF STUDY, cont.

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PART I. INTRODUCTION

MISSOURI-AMERICAN WATER COMPANY
DEPRECIATION STUDY
CALCULATED ANNUAL DEPRECIATION ACCRUALS
RELATED TO UTILITY PLANT
AT DECEMBER 31, 2005

PART I. INTRODUCTION

SCOPE

This report presents the results of the depreciation study prepared for the Missouri-American Water Company as applied to utility plant in service as of December 31, 2005. It relates to the concepts, methods, and basic judgments which underlie recommended annual depreciation accrual rates related to current utility plant in service.

The service life and net salvage estimates resulting from the study were based on informed judgment which incorporated analyses of historical plant retirement data as recorded through 2005; a review of Company practice and outlook as they relate to plant operation and retirement; and consideration of current practice in the water industry, including knowledge of service life and salvage estimates used for other water properties.

PLAN OF REPORT

Part I, Introduction, includes brief statements of the scope and basis of the study. Part II presents descriptions of the methods used in the service life and salvage studies and the methods and procedures used in the calculation of depreciation. Part III presents the results of the study, including summary tables, survivor curve charts and life tables resulting from the retirement rate method of analysis, tabular results of the historical net salvage analyses, and detailed tabulations of the calculated remaining lives and annual accruals.

BASIS OF STUDY

Depreciation

For most accounts, the annual depreciation was calculated by the straight line method, using the average service life procedure and the remaining life basis. For certain General Plant accounts, the annual depreciation was based on amortization accounting. The calculated remaining lives and annual depreciation accrual rates were based on attained ages of plant in service and the estimated service life and salvage characteristics of each depreciable group.

Survivor Curve Estimates

The procedure for estimating survivor curves, which define service lives and remaining lives, consisted of compiling historical service life data for the plant accounts or other depreciable groups, analyzing the historical data base through the use of accepted techniques, and forecasting the survivor characteristics for each depreciable account or group. These forecasts were based on interpretations of the historical data analyses and the probable future. The combination of the historical data and the estimated future trend yields a complete pattern of life characteristics, i.e., a survivor curve, from which the average service life and remaining service life are derived.

The historical data analyzed for life estimation purposes were compiled through 2005 from the Company's plant accounting records. Such data included plant additions, retirements, transfers and other activity recorded by the Company for each of its plant accounts and subaccounts.

The estimates of net salvage incorporated a review of experienced costs of removal and salvage related to plant retirements, and considerations of trends exhibited by the

stated in dollars and as a percent of retirement for purposes of estimating average future levels of the components, as well as of net salvage.

An understanding of the function of the plant and information with respect to the reasons for past retirements and the expected causes of future retirements was obtained through field trips and discussions with operating and management personnel. The supplemental information obtained in this manner was considered in the interpretation and extrapolation of the statistical analyses.

Calculation of Depreciation

The depreciation accrual rates were calculated using the straight line method, the remaining life basis, and the average service life depreciation procedure. The life span technique was used for major structures. In this technique, an average date of final retirement was estimated for each plant location, and the estimated survivor curves applied to each vintage were truncated at ages coinciding with the dates of final retirement.

The change to amortization accounting for certain accounts is recommended because of the disproportionate plant accounting effort required when compared to the minimal original cost of the large number of items in these accounts. An explanation of the calculation of annual and accrued amortization is presented on page II-29 of the report.

II-1

PART II. METHODS USED IN
THE ESTIMATION OF DEPRECIATION

PART II. METHODS USED IN THE ESTIMATION OF DEPRECIATION

DEPRECIATION

Depreciation, in public utility regulation, is the loss in service value not restored by current repairs or covered by insurance.

Depreciation as used in accounting is a method of distributing fixed capital costs, less net salvage, over a period of time by allocating annual amounts to expense. Each annual amount of such depreciation expense is part of that year's total cost of providing utility service. Normally, the period of time over which the fixed capital cost is allocated to the cost of service is equal to the period of time over which an item renders service, that is, the item's service life. The most prevalent method of allocation is to distribute an equal amount of cost to each year of service life. This method is known as the straight line method of depreciation.

The calculation of annual depreciation based on the straight line method requires the estimation of average life and salvage. These subjects are discussed in the sections which follow.

SERVICE LIFE AND NET SALVAGE ESTIMATION

Average Service Life

The use of an average service life for a property group implies that the various units in the group have different lives. Thus, the average life may be obtained by determining the separate lives of each of the units, or by constructing a survivor curve by plotting the number of units which survive at successive ages. A discussion of the general concept of survivor curves is presented. Also, the Iowa type survivor curves are reviewed.

Survivor Curves

The survivor curve graphically depicts the amount of property existing at each age throughout the life of an original group. From the survivor curve, the average life of the group, the remaining life expectancy, the probable life, and the frequency curve can be calculated. In Figure 1 a typical smooth survivor curve and the derived curves are illustrated. The average life is obtained by calculating the area under the survivor curve, from age zero to the maximum age, and dividing this area by the ordinate at age zero. The remaining life expectancy at any age can be calculated by obtaining the area under the curve, from the observation age to the maximum age, and dividing this area by the percent surviving at the observation age. For example, in Figure 1 the remaining life at age 30 years is equal to the crosshatched area under the survivor curve divided by 29.5 percent surviving at age 30. The probable life at any age is developed by adding the age and remaining life. If the probable life of the property is calculated for each year of age, the probable life curve shown in the chart can be developed. The frequency curve presents the number of units retired in each age interval and is derived by obtaining the differences between the amount of property surviving at the beginning and at the end of each interval.

Iowa Type Curves. The range of survivor characteristics usually experienced by utility and industrial properties is encompassed by a system of generalized survivor curves known as the Iowa type curves. There are four families in the Iowa system, labeled in accordance with the location of the modes of the retirements in relationship to the average life and the relative height of the modes. The left moded curves, presented in Figure 2, are those in which the greatest frequency of retirement occurs to the left of, or prior to, average service life. The symmetrical moded curves, presented in Figure 3, are those in which the greatest frequency of retirement occurs at average service life. The right moded curves,

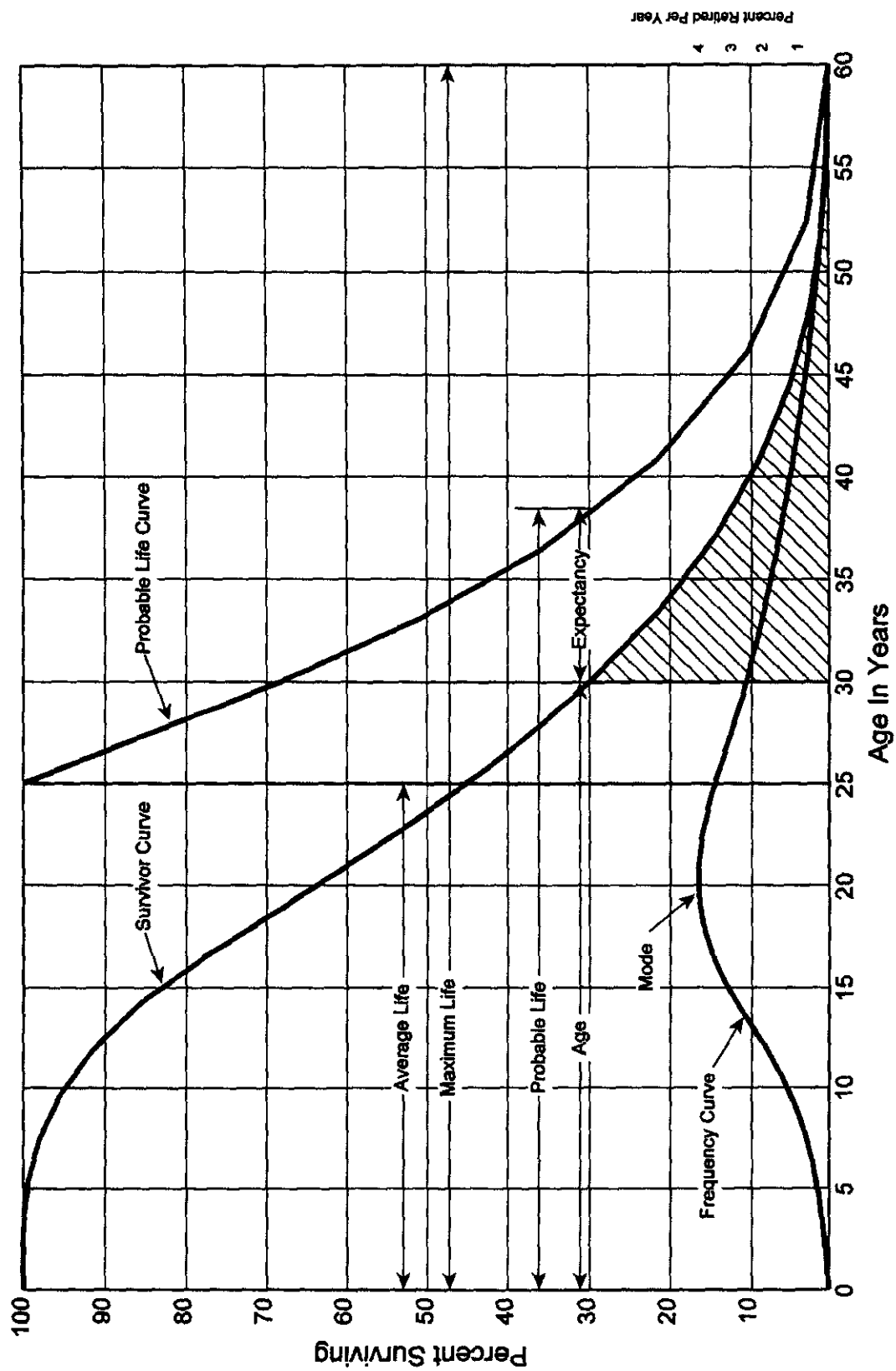


Figure 1. A Typical Survivor Curve and Derived Curves

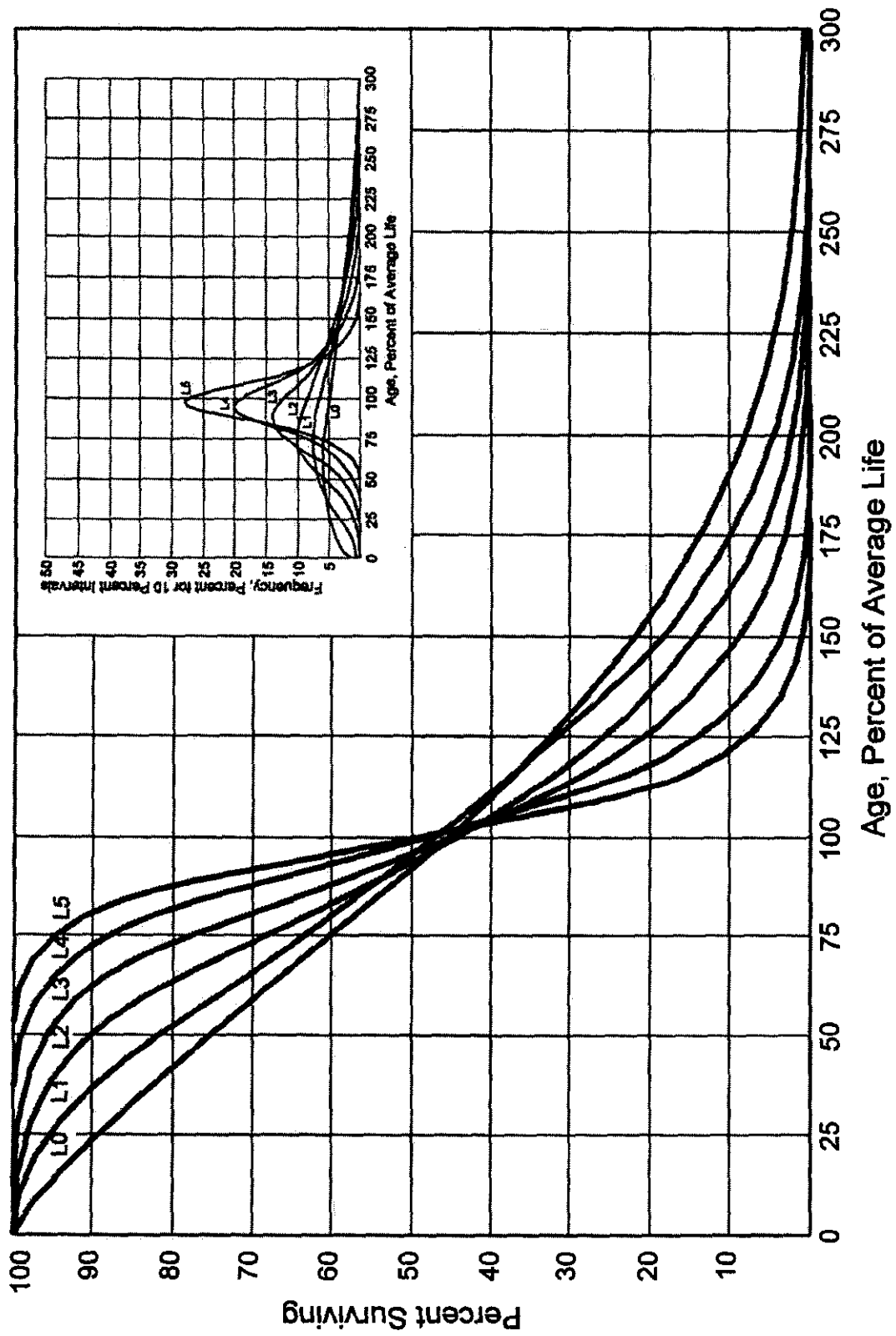


Figure 2. Left Modal or "L" Iowa Type Survivor Curves

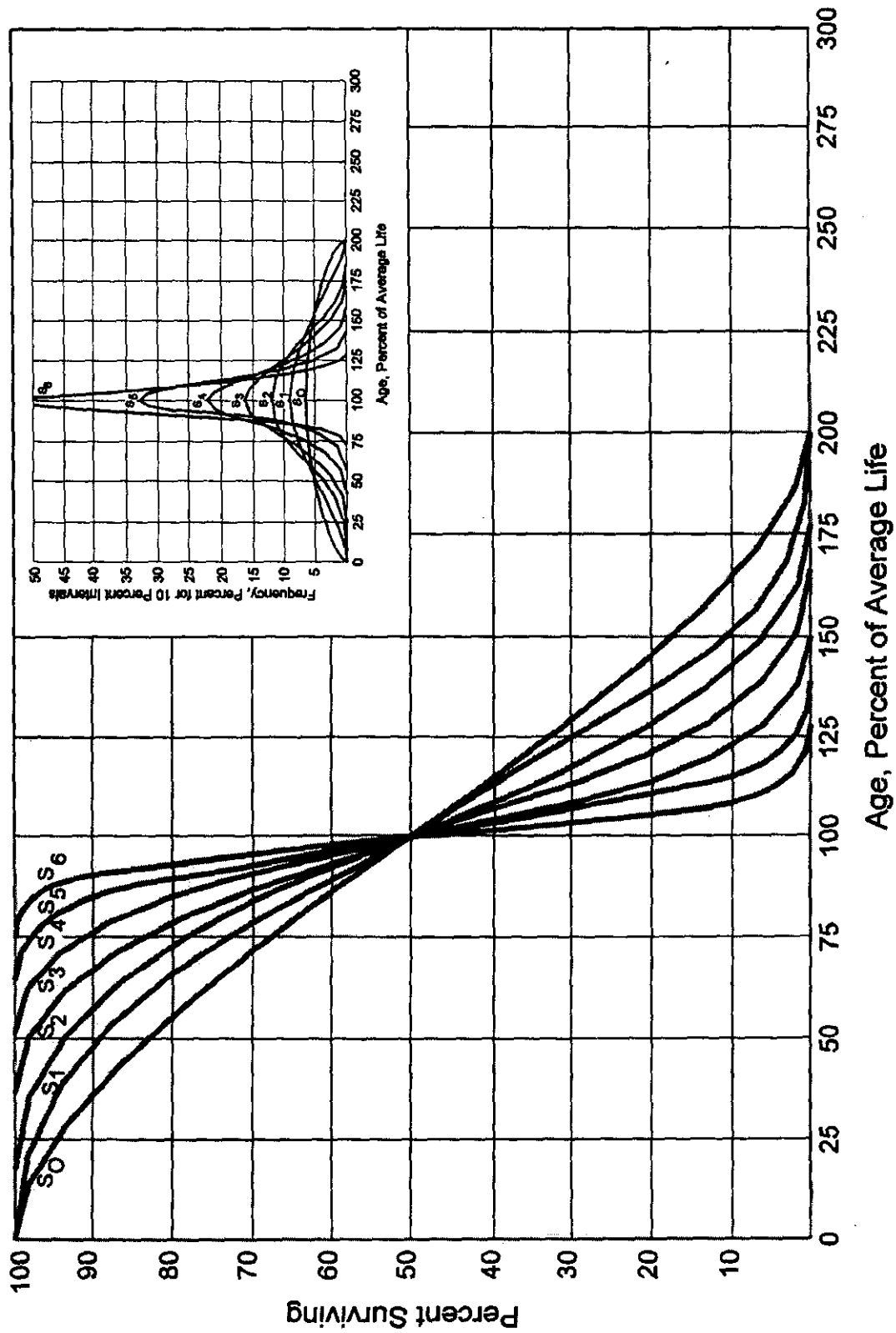


Figure 3. Symmetrical or "S" Iowa Type Survivor Curves

presented in Figure 4, are those in which the greatest frequency occurs to the right of, or after, average service life. The origin moded curves, presented in Figure 5, are those in which the greatest frequency of retirement occurs at the origin, or immediately after age zero. The letter designation of each family of curves (L, S, R or O) represents the location of the mode of the associated frequency curve with respect to the average service life. The numbers represent the relative heights of the modes of the frequency curves within each family.

The Iowa curves were developed at the Iowa State College Engineering Experiment Station through an extensive process of observation and classification of the ages at which industrial property had been retired. A report of the study which resulted in the classification of property survivor characteristics into 18 type curves, which constitute three of the four families, was published in 1935 in the form of the Experiment Station's Bulletin 125.¹ These type curves have also been presented in subsequent Experiment Station bulletins and in the text, "Engineering Valuation and Depreciation."² In 1957, Frank V. B. Couch, Jr., an Iowa State College graduate student, submitted a thesis³ presenting his development of the fourth family consisting of the four O type survivor curves.

Retirement Rate Method of Analysis

The retirement rate method is an actuarial method of deriving survivor curves using the average rates at which property of each age group is retired. The method relates to

¹Winfrey, Robley. Statistical Analyses of Industrial Property Retirements. Iowa State College, Engineering Experiment Station, Bulletin 125. 1935.

²Marston, Anson, Robley Winfrey and Jean C. Hempstead. Engineering Valuation and Depreciation, 2nd Edition. New York, McGraw-Hill Book Company. 1953.

³Couch, Frank V. B., Jr. "Classification of Type O Retirement Characteristics of Industrial Property." Unpublished M.S. thesis (Engineering Valuation). Library, Iowa State College, Ames, Iowa. 1957.

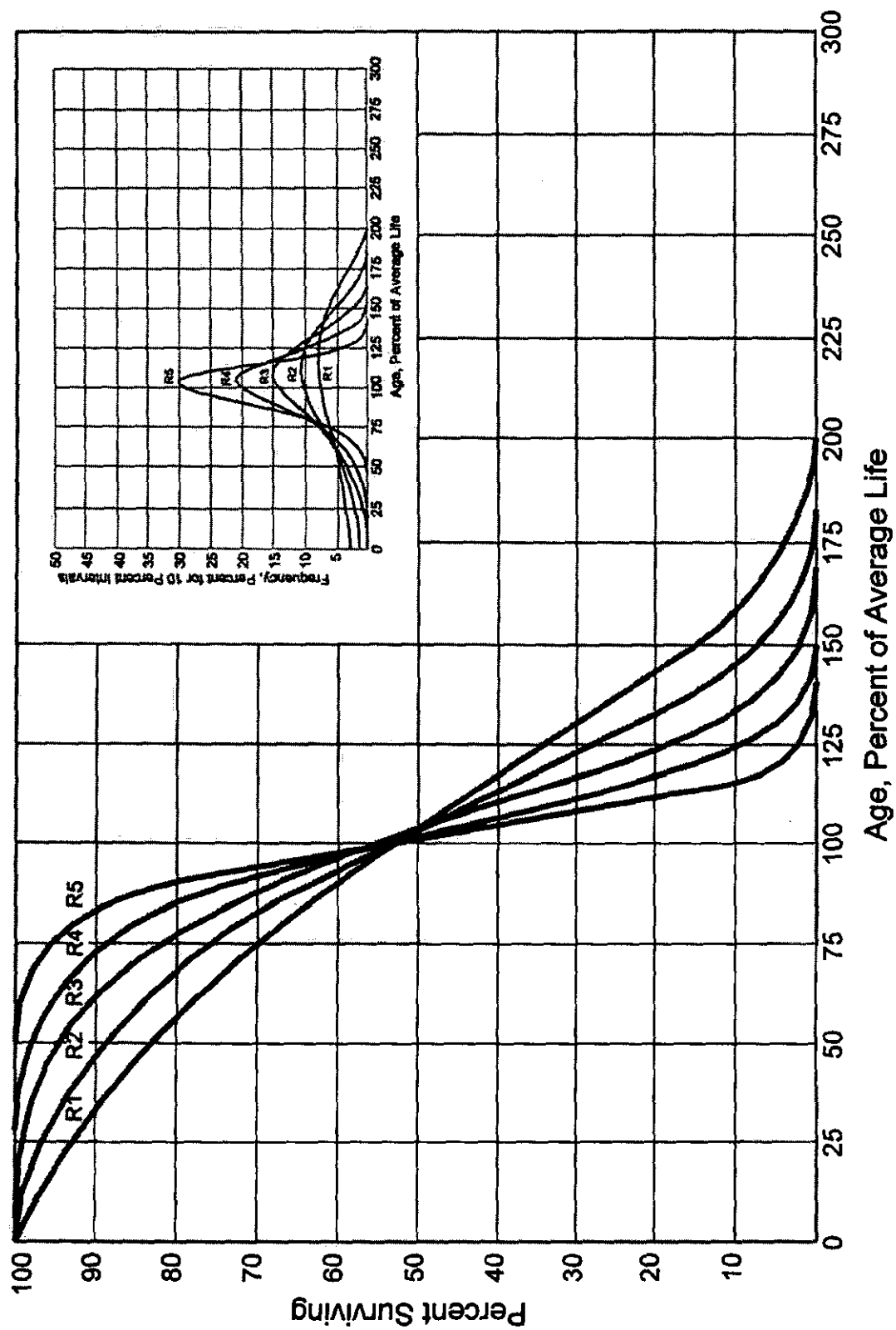


Figure 4. Right Modal or "R" Iowa Type Survivor Curves

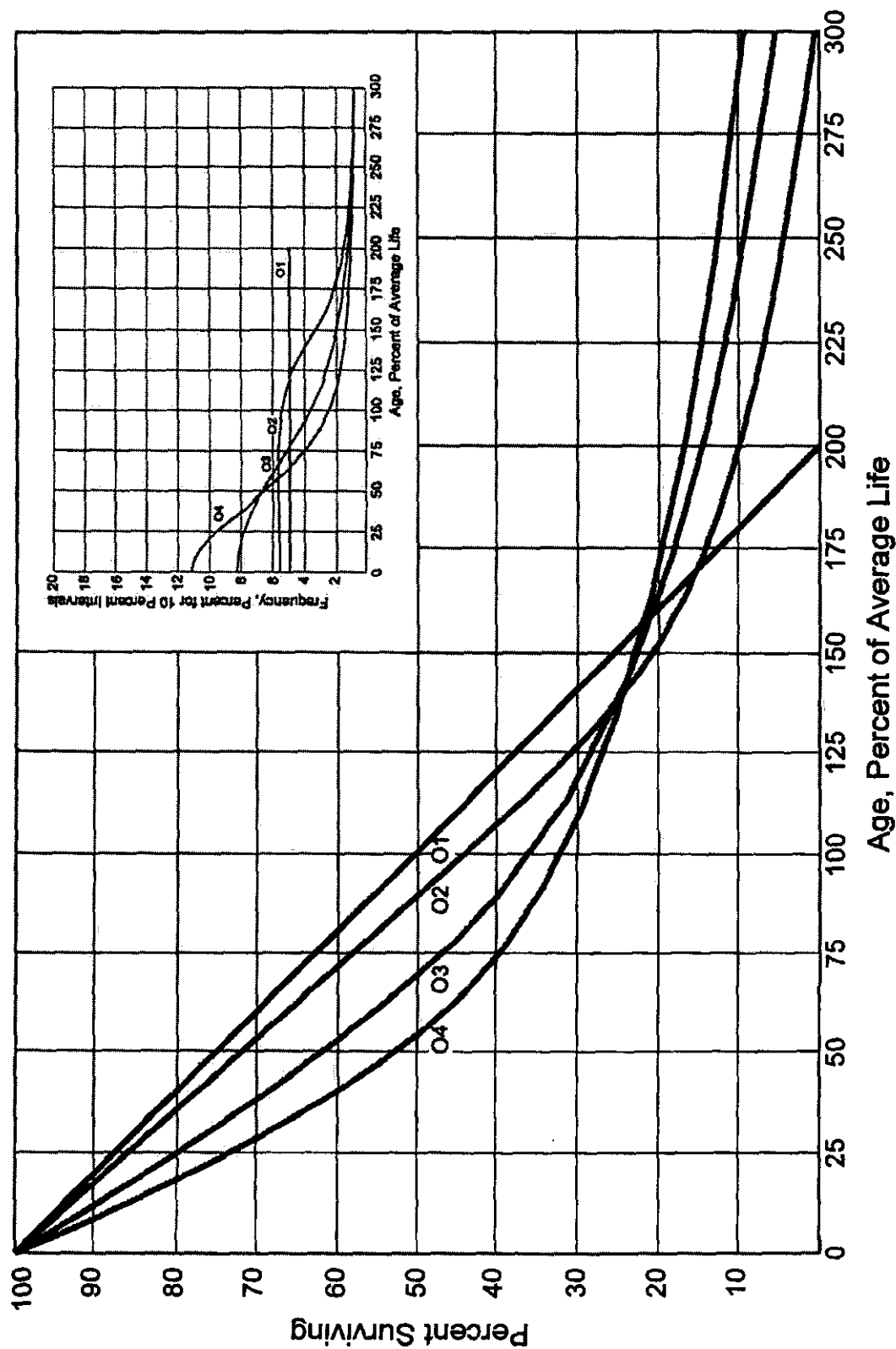


Figure 5. Origin Modal or "O" Iowa Type Survivor Curves

property groups for which aged accounting experience is available or for which aged accounting experience is developed by statistically aging unaged amounts and is the method used to develop the original stub survivor curves in this study. The method (also known as the annual rate method) is illustrated through the use of an example in the following text, and is also explained in several publications, including "Statistical Analyses of Industrial Property Retirements,"⁴ "Engineering Valuation and Depreciation,"⁵ and "Depreciation Systems."⁶

The average rate of retirement used in the calculation of the percent surviving for the survivor curve (life table) requires two sets of data: first, the property retired during a period of observation, identified by the property's age at retirement; and second, the property exposed to retirement at the beginnings of the age intervals during the same period. The period of observation is referred to as the experience band, and the band of years which represent the installation dates of the property exposed to retirement during the experience band is referred to as the placement band. An example of the calculations used in the development of a life table follows. The example includes schedules of annual aged property transactions, a schedule of plant exposed to retirement, a life table, and illustrations of smoothing the stub survivor curve.

Schedules of Annual Transactions in Plant Records. The property group used to illustrate the retirement rate method is observed for the experience band 1996-2005 during which there were placements during the years 1991-2005. In order to illustrate the summation of the aged data by age interval, the data were compiled in the manner

⁴Winfrey, Robley, Supra Note 1.

⁵Marston, Anson, Robley Winfrey, and Jean C. Hempstead, Supra Note 2.

⁶Wolf, Frank K. and W. Chester Fitch. Depreciation Systems. Iowa State University Press. 1994

presented in Tables 1 and 2 on pages II-12 and II-13. In Table 1, the year of installation (year placed) and the year of retirement are shown. The age interval during which a retirement occurred is determined from this information. In the example which follows, \$10,000 of the dollars invested in 1991 were retired in 1996. The \$10,000 retirement occurred during the age interval between 4½ and 5½ years on the basis that approximately one-half of the amount of property was installed prior to and subsequent to July 1 of each year. That is, on the average, property installed during a year is placed in service at the midpoint of the year for the purpose of the analysis. All retirements also are stated as occurring at the midpoint of a one-year age interval of time, except the first age interval which encompasses only one-half year.

The total retirements occurring in each age interval in a band are determined by summing the amounts for each transaction year-installation year combination for that age interval. For example, the total of \$143,000 retired for age interval 4½-5½ is the sum of the retirements entered on Table 1 immediately above the staircase line drawn on the table beginning with the 1996 retirements of 1991 installations and ending with the 2005 retirements of the 2000 installations. Thus, the total amount of 143 for age interval 4½-5½ equals the sum of:

$$10 + 12 + 13 + 11 + 13 + 13 + 15 + 17 + 19 + 20.$$

In Table 2, other transactions which affect the group are recorded in a similar manner. The entries illustrated include transfers and sales. The entries which are credits to the plant account are shown in parentheses. The items recorded on this schedule are

TABLE 1. RETIREMENTS FOR EACH YEAR 1996 -2005
SUMMARIZED BY AGE INTERVAL

Experience Band 1996-2005		Retirements, Thousands of Dollars										Placement Band 1991-2005	
Year Placed (1)		During Year										Total During Age Interval (12)	Age Interval (13)
		1996 (2)	1997 (3)	1998 (4)	1999 (5)	2000 (6)	2001 (7)	2002 (8)	2003 (9)	2004 (10)	2005 (11)		
1991		10	11	12	13	14	16	23	24	25	26	26	13½-14½
1992		11	12	13	15	16	18	20	21	22	19	44	12½-13½
1993		11	12	13	14	16	17	19	21	22	18	64	11½-12½
1994		8	9	10	11	11	13	14	15	16	17	83	10½-11½
1995		9	10	11	12	13	14	16	17	19	20	93	9½-10½
1996		4	9	10	11	12	13	14	15	16	20	105	8½-9½
1997			5	11	12	13	14	15	16	18	20	113	7½-8½
1998				6	12	13	15	16	17	19	19	124	6½-7½
1999					6	13	15	16	17	19	19	131	5½-6½
2000						7	14	16	17	19	20	143	4½-5½
2001							8	18	20	22	23	146	3½-4½
2002								9	20	22	25	150	2½-3½
2003									11	23	25	151	1½-2½
2004										11	24	153	½-1½
2005											13	80	0-½
Total		53	68	86	106	128	157	196	231	273	308	1,606	

TABLE 2. OTHER TRANSACTIONS FOR EACH YEAR 1996-2005

Experience Band 1996-2005			SUMMARIZED BY AGE INTERVAL								Placement Band 1991-2005	
Year Placed (1)	Acquisitions, Transfers and Sales, Thousands of Dollars										Total During Age Interval (12)	Age Interval (13)
	1996 (2)	1997 (3)	1998 (4)	1999 (5)	2000 (6)	2001 (7)	2002 (8)	2003 (9)	2004 (10)	2005 (11)		
1991	-	-	-	-	-	-	60 ^a	-	-	-	-	13½-14½
1992	-	-	-	-	-	-	-	-	-	-	-	12½-13½
1993	-	-	-	-	-	-	-	-	-	-	-	11½-12½
1994	-	-	-	-	-	-	-	(5) ^b	-	-	60	10½-11½
1995	-	-	-	-	-	-	-	6 ^a	-	-	-	9½-10½
1996	-	-	-	-	-	-	-	-	-	-	(5)	8½-9½
1997	-	-	-	-	-	-	-	-	-	-	6	7½-8½
1998	-	-	-	-	-	-	-	-	-	-	-	6½-7½
1999	-	-	-	-	-	-	-	(12) ^b	-	-	-	5½-6½
2000	-	-	-	-	-	-	-	-	22 ^a	-	-	4½-5½
2001	-	-	-	-	-	-	-	(19) ^b	-	-	10	3½-4½
2002	-	-	-	-	-	-	-	-	-	-	-	2½-3½
2003	-	-	-	-	-	-	-	-	-	(102) ^c	(121)	1½-2½
2004	-	-	-	-	-	-	-	-	-	-	-	½-1½
2005	-	-	-	-	-	-	-	-	-	-	-	0-½
Total	-	-	-	-	-	-	60	(30)	22	(102)	(50)	

^a Transfer Affecting Exposures at Beginning of Year^b Transfer Affecting Exposures at End of Year^c Sale with Continued Use

Parentheses denote Credit amount.

not totaled with the retirements but are used in developing the exposures at the beginning of each age interval.

Schedule of Plant Exposed to Retirement. The development of the amount of plant exposed to retirement at the beginning of each age interval is illustrated in Table 3 on page II-15.

The surviving plant at the beginning of each year from 1996 through 2005 is recorded by year in the portion of the table headed "Annual Survivors at the Beginning of the Year." The last amount entered in each column is the amount of new plant added to the group during the year. The amounts entered in Table 3 for each successive year following the beginning balance or addition are obtained by adding or subtracting the net entries shown on Tables 1 and 2. For the purpose of determining the plant exposed to retirement, transfers-in are considered as being exposed to retirement in this group at the beginning of the year in which they occurred, and the sales and transfers-out are considered to be removed from the plant exposed to retirement at the beginning of the following year. Thus, the amounts of plant shown at the beginning of each year are the amounts of plant from each placement year considered to be exposed to retirement at the beginning of each successive transaction year. For example, the exposures for the installation year 2001 are calculated in the following manner:

Exposures at age 0	= amount of addition	= \$750,000
Exposures at age ½	= \$750,000 - \$ 8,000	= \$742,000
Exposures at age 1½	= \$742,000 - \$18,000	= \$724,000
Exposures at age 2½	= \$724,000 - \$20,000 - \$19,000	= \$685,000
Exposures at age 3½	= \$685,000 - \$22,000	= \$663,000

For the entire experience band 1996-2005, the total exposures at the beginning of an age interval are obtained by summing diagonally in a manner similar to the summing

TABLE 3. PLANT EXPOSED TO RETIREMENT
JANUARY 1 OF EACH YEAR 1996-2005
SUMMARIZED BY AGE INTERVAL

Exposures, Thousands of Dollars											Placement Band 1991-2005	
Year Placed (1)	Annual Survivors at the Beginning of the Year										Total at Beginning of Age Interval (12)	Age Interval (13)
	1996 (2)	1997 (3)	1998 (4)	1999 (5)	2000 (6)	2001 (7)	2002 (8)	2003 (9)	2004 (10)	2005 (11)		
1991	255	245	234	222	209	195	239	216	192	167	167	13½-14½
1992	279	268	256	243	228	212	194	174	153	131	323	12½-13½
1993	307	296	284	271	257	241	224	205	184	162	531	11½-12½
1994	338	330	321	311	300	289	276	262	242	226	823	10½-11½
1995	376	367	357	346	334	321	307	297	280	261	1,097	9½-10½
1996	420 ^a	416	407	397	386	374	361	347	332	316	1,503	8½-9½
1997		460 ^a	455	444	432	419	405	390	374	356	1,952	7½-8½
1998			510 ^a	504	492	479	464	448	431	412	2,463	6½-7½
1999				580 ^a	574	561	546	530	501	482	3,057	5½-6½
2000					660 ^a	653	639	623	628	609	3,789	4½-5½
2001						750 ^a	742	724	685	663	4,332	3½-4½
2002							850 ^a	841	821	799	4,955	2½-3½
2003								960 ^a	949	926	5,719	1½-2½
2004									1,080 ^a	1,069	6,579	½-1½
2005										1,220 ^a	7,490	0-½
Total	1,975	2,382	2,824	3,318	3,872	4,494	5,247	6,017	6,852	7,799	44,780	

^a Additions during the year.

of the retirements during an age interval (Table 1). For example, the figure of 3,789, shown as the total exposures at the beginning of age interval 4½-5½, is obtained by summing:

$$255 + 268 + 284 + 311 + 334 + 374 + 405 + 448 + 501 + 609.$$

Original Life Table. The original life table, illustrated in Table 4 on page II-17, is developed from the totals shown on the schedules of retirements and exposures, Tables 1 and 3, respectively. The exposures at the beginning of the age interval are obtained from the corresponding age interval of the exposure schedule, and the retirements during the age interval are obtained from the corresponding age interval of the retirement schedule. The retirement ratio is the result of dividing the retirements during the age interval by the exposures at the beginning of the age interval. The percent surviving at the beginning of each age interval is derived from survivor ratios, each of which equals one minus the retirement ratio. The percent surviving is developed by starting with 100% at age zero and successively multiplying the percent surviving at the beginning of each interval by the survivor ratio, i.e., one minus the retirement ratio for that age interval. The calculations necessary to determine the percent surviving at age 5½ are as follows:

Percent surviving at age 4½	=	88.15	
Exposures at age 4½	=	3,789,000	
Retirements from age 4½ to 5½	=	143,000	
Retirement Ratio	=	143,000 ÷ 3,789,000	= 0.0377
Survivor Ratio	=	1.000 - 0.0377	= 0.9623
Percent surviving at age 5½	=	(88.15) x (0.9623)	= 84.83

The totals of the exposures and retirements (columns 2 and 3) are shown for the purpose of checking with the respective totals in Tables 1 and 3. The ratio of the total retirements to the total exposures, other than for each age interval, is meaningless.

TABLE 4. ORIGINAL LIFE TABLE
CALCULATED BY THE RETIREMENT RATE METHOD

Experience Band 1996-2005

Placement Band 1991-2005

(Exposure and Retirement Amounts are in Thousands of Dollars)

<u>Age at Beginning of Interval</u>	<u>Exposures at Beginning of Age Interval</u>	<u>Retirements During Age Interval</u>	<u>Retirement Ratio</u>	<u>Survivor Ratio</u>	<u>Percent Surviving at Beginning of Age Interval</u>
(1)	(2)	(3)	(4)	(5)	(6)
0.0	7,490	80	0.0107	0.9893	100.00
0.5	6,579	153	0.0233	0.9767	98.93
1.5	5,719	151	0.0264	0.9736	96.62
2.5	4,955	150	0.0303	0.9697	94.07
3.5	4,332	146	0.0337	0.9663	91.22
4.5	3,789	143	0.0377	0.9623	88.15
5.5	3,057	131	0.0429	0.9571	84.83
6.5	2,463	124	0.0503	0.9497	81.19
7.5	1,952	113	0.0579	0.9421	77.11
8.5	1,503	105	0.0699	0.9301	72.65
9.5	1,097	93	0.0848	0.9152	67.57
10.5	823	83	0.1009	0.8991	61.84
11.5	531	64	0.1205	0.8795	55.60
12.5	323	44	0.1362	0.8638	48.90
13.5	<u>167</u>	<u>26</u>	0.1557	0.8443	42.24
					35.66
Total	<u>44,780</u>	<u>1,606</u>			

Column 2 from Table 3, Column 12, Plant Exposed to Retirement.

Column 3 from Table 1, Column 12, Retirements for Each Year.

Column 4 = Column 3 divided by Column 2.

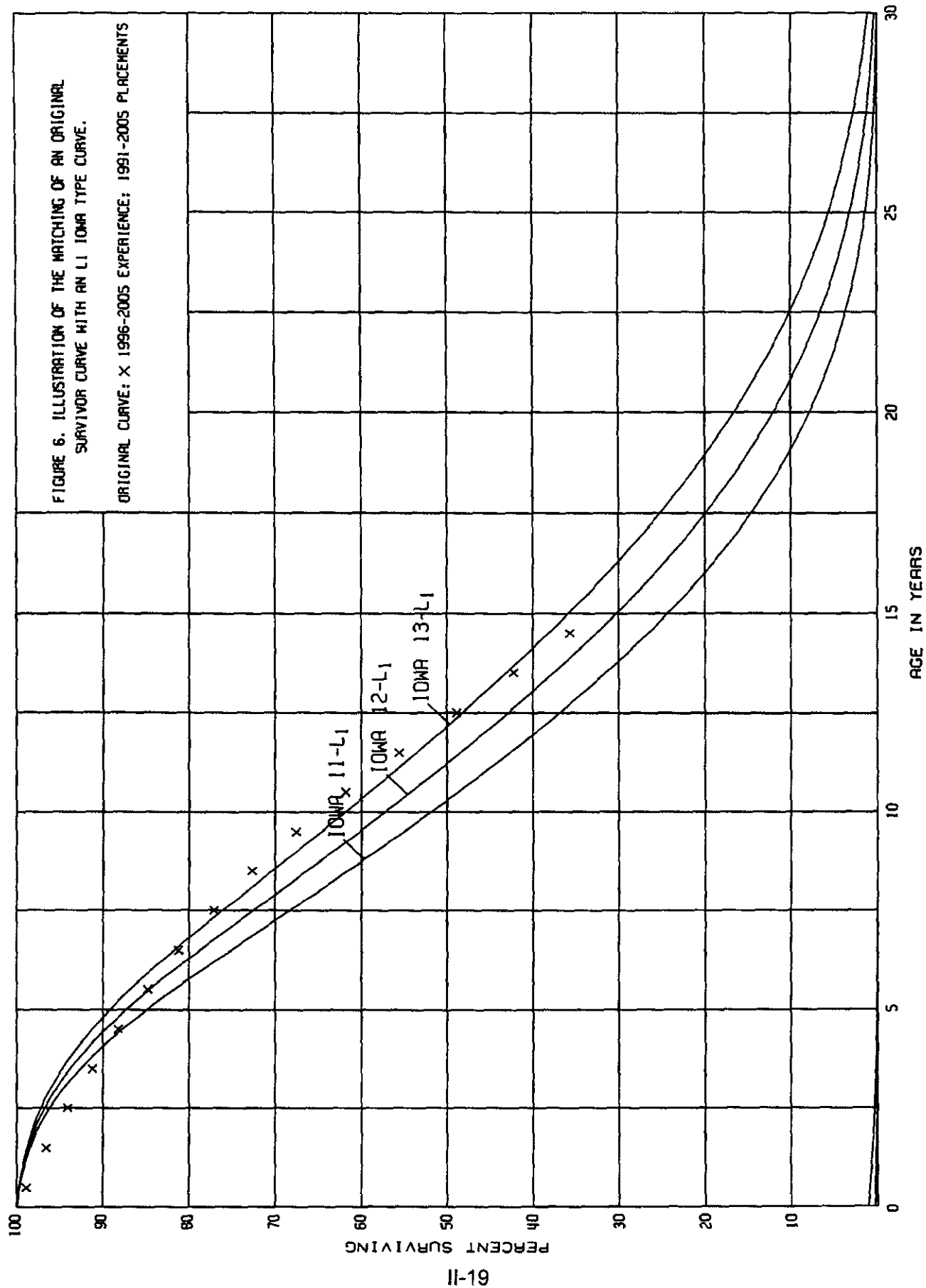
Column 5 = 1.0000 minus Column 4.

Column 6 = Column 5 multiplied by Column 6 as of the Preceding Age Interval.

The original survivor curve is plotted from the original life table (column 6, Table 4). When the curve terminates at a percent surviving greater than zero, it is called a stub survivor curve. Survivor curves developed from retirement rate studies generally are stub curves.

Smoothing the Original Survivor Curve. The smoothing of the original survivor curve eliminates any irregularities and serves as the basis for the preliminary extrapolation to zero percent surviving of the original stub curve. Even if the original survivor curve is complete from 100% to zero percent, it is desirable to eliminate any irregularities as there is still an extrapolation for the vintages which have not yet lived to the age at which the curve reaches zero percent. In this study, the smoothing of the original curve with established type curves was used to eliminate irregularities in the original curve.

The Iowa type curves are used in this study to smooth those original stub curves which are expressed as percents surviving at ages in years. Each original survivor curve was compared to the Iowa curves using visual and mathematical matching in order to determine the better fitting smooth curves. In Figures 6, 7, and 8 the original curve developed in Table 4 is compared with the L, S, and R Iowa type curves which most nearly fit the original survivor curve. In Figure 6 the L1 curve with an average life between 12 and 13 years appears to be the best fit. In Figure 7 the S0 type curve with a 12-year average life appears to be the best fit and appears to be better than the L1 fitting. In Figure 8 the R1 type curve with a 12-year average life appears to be the best fit and appears to be better than either the L1 or the S0. In Figure 9 the three fittings, 12-L1, 12-S0, and 12-R1 are drawn for comparison purposes. It is probable that the 12-R1 Iowa curve would be selected as the most representative of the plotted survivor characteristics of the group, assuming no contrary relevant factors external to the analysis of historical data.



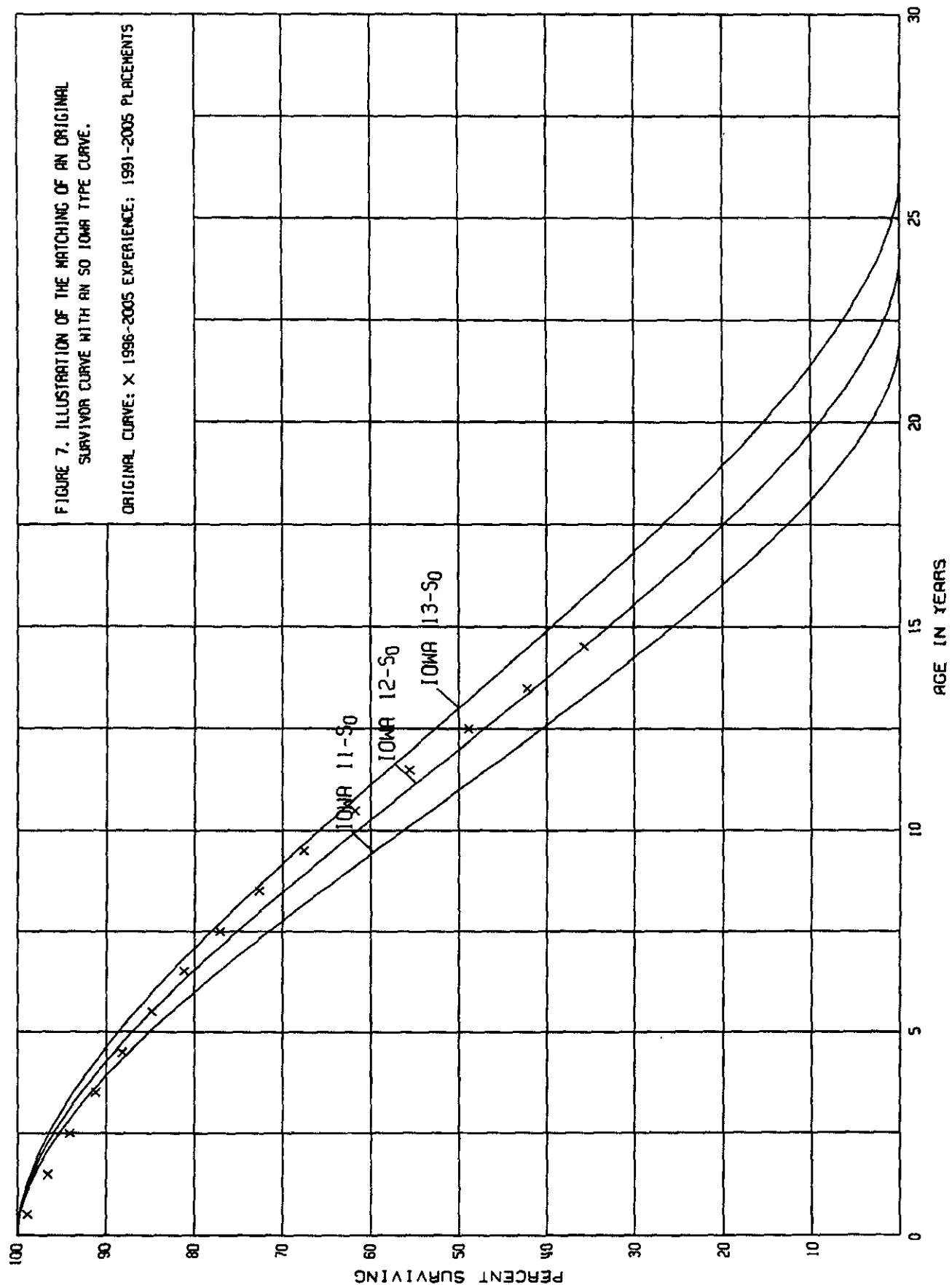
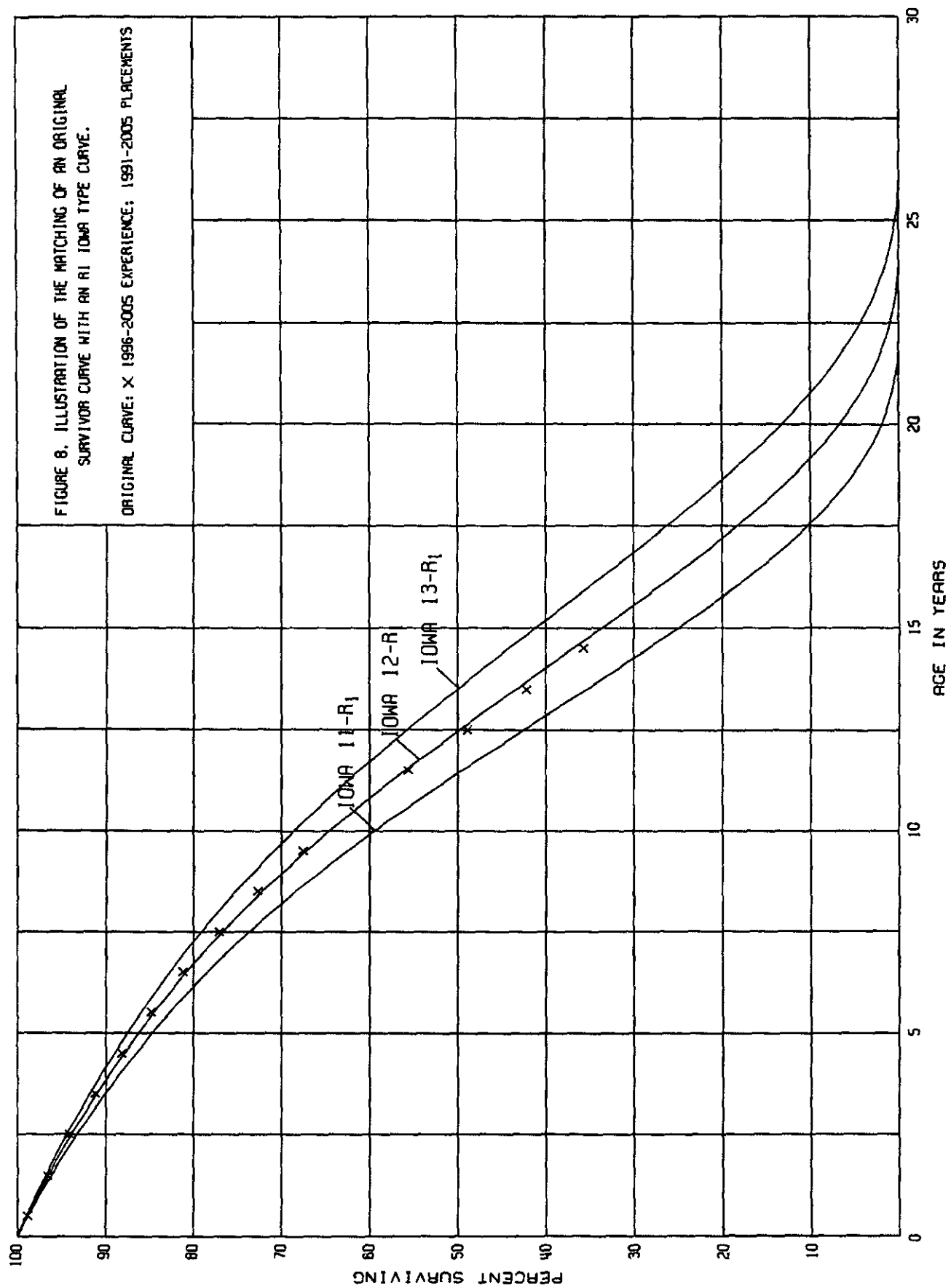
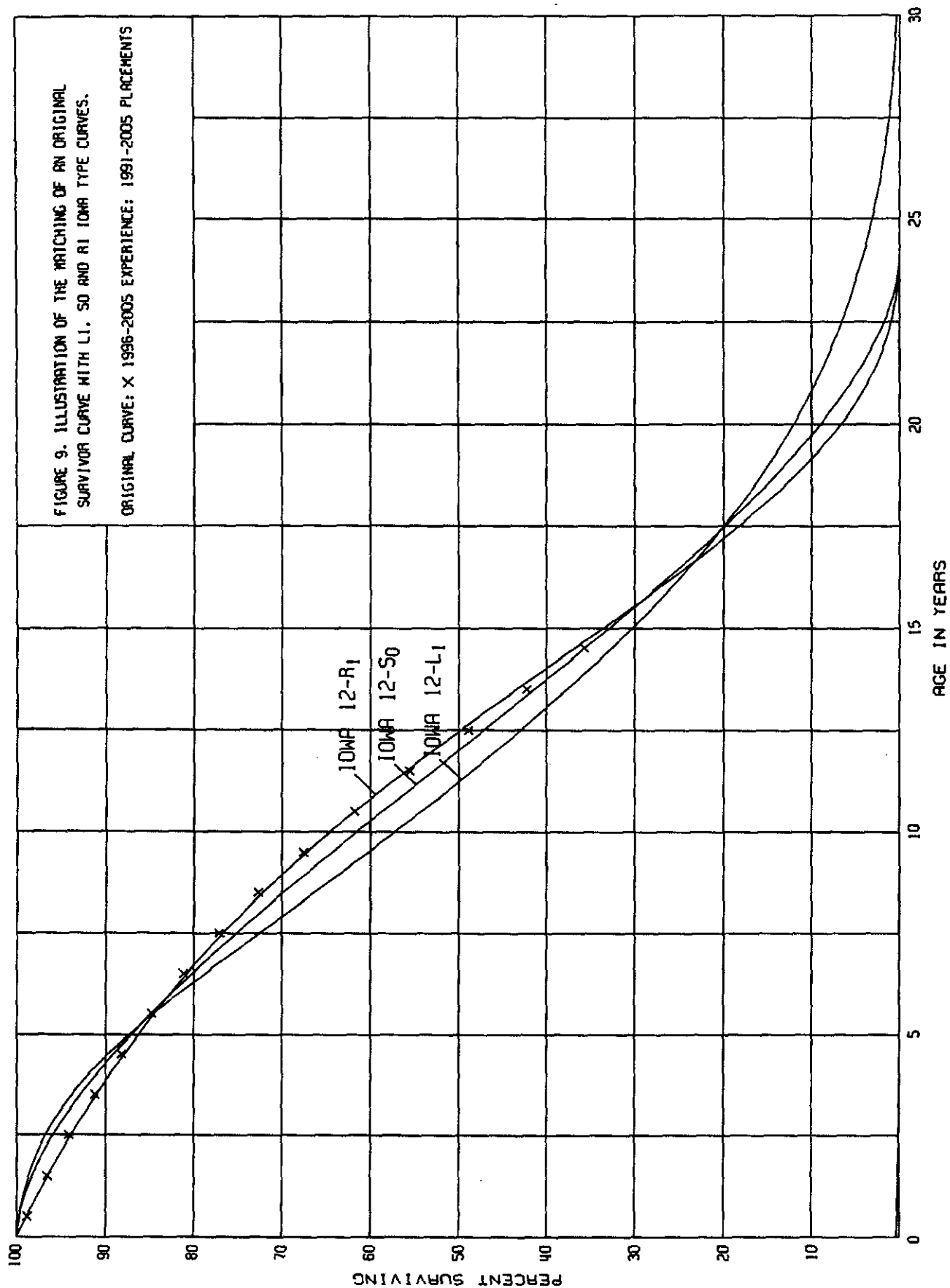


FIGURE 7. ILLUSTRATION OF THE MATCHING OF AN ORIGINAL SURVIVOR CURVE WITH AN SO IOWA TYPE CURVE.
ORIGINAL CURVE: X 1996-2005 EXPERIENCE; 1991-2005 PLACEMENTS





Service Life Considerations

The service life estimates were based on judgment which considered a number of factors. The primary factors were the statistical analyses of data; current company policies and outlook as determined during field reviews of the property and other conversations with management; and the survivor curve estimates from previous studies of this company and other water companies.

For most of the mass plant accounts and subaccounts, the statistical analyses resulted in good to excellent indications of significant survivor patterns. These accounts represent 77 percent of depreciable plant. Generally, the information external to the statistics led to no significant departure from the indicated survivor curves for the accounts listed below.

<u>Account No.</u>	<u>Account Description</u>
304.61	Structures and Improvements - Office Building
311	Electric Pumping Equipment
320	Water Treatment Equipment
331	Mains - Transmission and Distribution
333	Services
335	Fire Hydrants
339.50	Miscellaneous Transmission & Distribution - Other
341.10	Light Trucks
341.20	Heavy Trucks
341.30	Auto
345	Power Operated Equipment

Accounts 331, Mains - Transmission and Distribution, is used to illustrate the manner in which the study was conducted for the accounts in the preceding list. Aged plant accounting data have been compiled for the years through 2005. These data have been coded according to account or property group, type of transaction, year in which the transaction took place, and year in which the utility plant was placed in service. The

retirements, other plant transactions and plant additions were analyzed by the retirement rate method.

The survivor curve estimate for this account is the 90-R2 and is based on the statistical indication for the period 1939 through 2005. The 90-R2 is an excellent fit of the significant portion of the original survivor curve as set forth on page III-100, is consistent with management outlook for a continuation of the historical experience and is within the typical service life range of 75 to 100 years for water mains.

The life span estimates for structures and equipment in Accounts 304.20, 304.30, 305.00 and 306.00 which represent 8 percent of depreciable plant were based on the type construction, attained age, observed features and conditions at the time of the field visit, and the plans of management.

Amortization accounting is proposed for certain General Plant accounts that represent numerous units of property, but a small portion of the depreciable plant in service. These accounts represent 4 percent of total utility plant. A discussion of the basis for the amortization periods is presented in the section "Calculation of Annual and Accrued Amortization".

Generally, the estimates for the remaining accounts which comprise 11 percent of the total depreciable plant in service were based on judgments which considered the nature of the plant and equipment, the previous estimate for this company and a general knowledge of service lives for similar equipment in other utility companies.

Salvage Analysis

The estimates of net salvage were based in part on historical data compiled for the years 1974 through 2005. Cost of removal and salvage were expressed as percents of the original cost of plant retired, both on annual and three-year moving average bases. The

most recent five-year average also was calculated for consideration. The net salvage estimates are expressed as a percent of the original cost of plant retired.

Net Salvage Considerations

The estimates of salvage were based primarily on judgment which considered a number of factors. The primary factors were the analyses of historical data; a knowledge of management's plans and operating policies; and net salvage estimates from previous studies of this company and other water companies. The accounts for which the historical analyses were representative of expectations for future net salvage levels represent 93 percent of the depreciable plant balance and are presented below:

304.2 & 304.30	Structures and Improvements
304.4, 304.6,	
304.7 & 304.8	Structures and Improvements - General
306	Lake, River and Other Intakes
307	Wells and Springs
309	Supply Mains
311	Electric Pumping Equipment
320	Water Treatment Equipment
330	Distribution Reservoirs and Standpipes
331	Mains - Transmission and Distribution
334	Meters and Meter Installations
335	Fire Hydrants
341.1, 341.2	
& 341.3	Transportation Equipment - Vehicles
345	Power Operated Equipment

Account 335, Fire Hydrants, is used to illustrate the manner in which the study was conducted for the accounts in the preceding list. Depreciation reserve accounting data were compiled for the years 1974 through 2005. These data include the retirements, cost of removal and gross salvage.

The net salvage estimate for this account is negative 25 percent and is based on the trends in cost of removal and salvage percents as shown in the tabulation on pages III-184 and III-185. Cost of removal as a percent of the original cost retired has fluctuated during the experience and most recently decreased as a percentage of plant retired. The

overall and most recent five-year bands averaged 27 and 11 percent removal cost, respectively. Gross salvage has been sporadic, averaging 9 percent for the 32-year period, but trending to 1 percent in recent years. The negative 25 percent net salvage estimate is based primarily on the overall cost of removal and gross salvage percent.

The net salvage estimate for Account 333, Services, represents a significant modification of the statistical indications based on previous studies for this and other water companies. This account represents 2 percent of depreciable plant.

For this account, the experienced removal cost during seven of the last nine years is several times the typical level for similar assets in other utilities. These amounts were discounted in developing the net salvage estimates and future entries will be reviewed in order to determine the significance of recorded cost of removal in the future.

Amortization accounting is proposed for certain General Plant accounts which represent 4 percent of depreciable property. Future gross salvage and removal cost for these accounts will be recorded as revenue and expense, respectively. Inasmuch as there will be no depreciation reserve entries related to salvage, the estimate of net salvage for accounts subject to amortization is zero percent.

Generally, the net salvage estimates for the remaining accounts, which comprise 1 percent of the total depreciable plant in service, were based on judgments which considered the nature of the plant and equipment, reviews of available historical data, and a general knowledge of net salvage percents for similar equipment in other water companies.

CALCULATION OF ANNUAL AND ACCRUED DEPRECIATION

After the survivor curve and salvage are estimated, the annual depreciation accrual rate can be calculated. In the average service life procedure, the annual accrual rate is computed by the following equation:

$$\text{Annual Accrual Rate, Percent} = \frac{(100\% - \text{Net Salvage, Percent})}{\text{Average Service Life}}$$

The calculated accrued depreciation for each depreciable property group represents that portion of the depreciable cost of the group which will not be allocated to expense through future depreciation accruals, if current forecasts of life characteristics are used as a basis for straight line depreciation accounting.

The accrued depreciation calculation consists of applying an appropriate ratio to the surviving original cost of each vintage of each account, based upon the attained age and the estimated survivor curve. The accrued depreciation ratios are calculated as follows:

$$\text{Ratio} = \left(1 - \frac{\text{Average Remaining Life Expectancy}}{\text{Average Service Life}}\right) (1 - \text{Net Salvage, Percent}).$$

The application of these procedures is described for a single unit of property and a group of property units. Salvage is omitted from the description for ease of application.

Single Unit of Property

The calculation of straight line depreciation for a single unit of property is straightforward. For example, if a \$1,000 unit of property attains an age of four years and has a life expectancy of six years, the annual accrual over the total life is:

$$\frac{\$1,000}{(4 + 6)} = \$100 \text{ per year.}$$

The accrued depreciation is:

$$\$1,000 \left(1 - \frac{6}{10}\right) = \$400.$$

Group Depreciation Procedures

When more than a single item of property is under consideration, a group procedure for depreciation is appropriate because normally all of the items within a group do not have identical service lives, but have lives that are dispersed over a range of time. There are two primary group procedures, namely, average service life and equal life group.

Remaining Life Annual Accruals. For the purpose of calculating remaining life accruals as of December 31, 2005, the depreciation reserve for each plant account is allocated among vintages in proportion to the calculated accrued depreciation for the account. Explanations of remaining life accruals and calculated accrued depreciation follow. The detailed calculations as of December 31, 2005, are set forth in the Results of Study section of the report.

Average Service Life Procedure. In the average service life procedure, the remaining life annual accrual for each vintage is determined by dividing future book accruals (original cost less book reserve) by the average remaining life of the vintage. The average remaining life is a directly weighted average derived from the estimated future survivor curve in accordance with the average service life procedure.

The calculated accrued depreciation for each depreciable property group represents that portion of the depreciable cost of the group which would not be allocated to expense through future depreciation accruals, if current forecasts of life characteristics are used as the basis for such accruals. The accrued depreciation calculation consists of applying an appropriate ratio to the surviving original cost of each vintage of each account, based upon

the attained age and service life. The straight line accrued depreciation ratios are calculated as follows for the average service life procedure:

$$\text{Ratio} = 1 - \frac{\text{Average Remaining Life}}{\text{Average Service Life}}$$

CALCULATION OF ANNUAL AND ACCRUED AMORTIZATION

Amortization is the gradual extinguishment of an amount in an account by distributing such amount over a fixed period, over the life of the asset or liability to which it applies, or over the period during which it is anticipated the benefit will be realized. Normally, the distribution of the amount is in equal amounts to each year of the amortization period.

The calculation of annual and accrued amortization requires the selection of an amortization period. The amortization periods used in this report were based on judgment which incorporated a consideration of the period during which the assets will render most of their service, the amortization period and service lives used by other utilities, and the service life estimates previously used for the asset under depreciation accounting.

Amortization accounting is proposed for certain General Plant accounts that represent numerous units of property, but a very small portion of depreciable utility plant in service. The accounts and their amortization periods are as follows:

<u>Account</u>	<u>Amortization Period, Years</u>
340.10 Office Furniture	20
340.20 Computer Hardware	6
340.30 Computer Software	5
340.50 Office Equipment	15

<u>Account</u>		<u>Amortization Period, Years</u>
342.00	Stores Equipment	25
343.00	Tools, Shop & Garage Equipment	20
344.00	Laboratory Equipment	15
346.10	Communication Equip. - Non-Telephone	15
346.20	Communication Equip. - Telephone	10
347.00	Miscellaneous Equipment	15
348.00	Other Tangible Property	20

The calculated accrued amortization is equal to the original cost multiplied by the ratio of the vintage's age to its amortization period. The annual amortization amount is determined by dividing the original cost by the period of amortization for the account.

PART III. RESULTS OF STUDY

QUALIFICATION OF RESULTS

The calculated annual depreciation accrual rates are the principal results of the study. Continued surveillance and periodic revisions are normally required to maintain continued use of appropriate annual depreciation accrual rates. An assumption that accrual rates can remain unchanged over a long period of time implies a disregard for the inherent variability in service lives and salvage and for the change of the composition of property in service. The annual accrual rates were calculated in accordance with the straight line remaining life method of depreciation using the average service life procedure based on estimates which reflect considerations of current historical evidence and expected future conditions.

The annual depreciation accrual rates are applicable specifically to the water plant in service as of December 31, 2005. For most plant accounts, the application of such rates to future balances that reflect additions subsequent to December 31, 2005, is reasonable for a period of three to five years.

DESCRIPTION OF STATISTICAL SUPPORT

The service life and salvage estimates were based on judgment which incorporated statistical analyses of retirement data, discussions with management and consideration of estimates made for other water utility companies. The results of the statistical analyses of service life are presented in the section titled "Service Life Statistics".

The estimated survivor curves for each account are presented in graphical form. The charts depict the estimated smooth survivor curve and original survivor curve(s), when

applicable, related to each specific group. For groups where the original survivor curve was plotted, the calculation of the original life table is also presented.

The analyses of salvage data are presented in the section titled, "Net Salvage Statistics". The tabulations present annual cost of removal and salvage data, three-year moving averages and the most recent five-year average. Data are shown in dollars and as percentages of original costs retired.

DESCRIPTION OF DEPRECIATION TABULATIONS

A summary of the results of the study, as applied to the original cost of utility plant at December 31, 2005, is presented on pages III-4 and III-5 of this report. The schedule sets forth the original cost, the book depreciation reserve, future accruals, the calculated annual depreciation rate and amount, and the composite remaining life related to utility plant.

The tables of the calculated annual depreciation accruals are presented in account sequence in the section titled "Depreciation Calculations." The tables indicate the estimated survivor curve and salvage percent for the account and set forth for each installation year the original cost, the calculated accrued depreciation, the allocated book reserve, future accruals, the remaining life and the calculated annual accrual amount.

MISSOURI-AMERICAN WATER COMPANY

TABLE 1. ESTIMATED SURVIVOR CURVE, NET SALVAGE, ORIGINAL COST, BOOK RESERVE, AND CALCULATED ANNUAL DEPRECIATION ACCRUALS RELATED TO UTILITY PLANT AT DECEMBER 31, 2006

DEPRECIABLE GROUP (1)	SURVIVOR CURVE (2)	NET SALVAGE (3)	ORIGINAL COST AT DECEMBER 31, 2006 (4)	BOOK RESERVE (5)	FUTURE ACCRUALS (6)	ANNUAL ACCRUAL AMOUNT (7)	COMPOSITE REMAINING LIFE (8)	ANNUAL ACCRUAL RATE PERCENT (9)=(7)/(4)
DEPRECIABLE PLANT								
STRUCTURES & IMPROVEMENTS								
304.10 SOURCE OF SUPPLY	55-R4	(35)	9,721,746.32	2,820,674	10,303,685	254,715	40.5	2.62
304.20 POWER AND PUMPING	75-R2.5 *	(30)	14,988,805.60	3,968,095	15,517,359	749,306	20.7	5.00
304.30 WATER TREATMENT	80-R3 *	(30)	73,569,429.82	23,830,651	71,836,606	1,882,361	38.2	2.56
304.40 TRANSMISSION AND DISTRIBUTION	45-R3	(20)	7,244,346.60	2,970,909	5,722,306	176,904	32.3	2.44
304.53 LEASEHOLD IMPROVEMENTS	20-SQ	0	339,727.80	204,161	135,567	15,948	8.5	4.89
304.61 OFFICE BUILDINGS	50-R1	(20)	1,159,540.81	201,133	1,190,317	31,855	37.4	2.75
304.70 SHOP AND GARAGE	50-R3	(20)	368,203.80	29,803	412,037	31,685	13.0	8.61
304.80 MISCELLANEOUS	50-R2	(20)	3,953,230.48	1,087,918	3,655,958	84,282	43.4	2.13
TOTAL STRUCTURES & IMPROVEMENTS			111,366,031.23	35,113,344	108,772,835	3,227,057	33.7	2.90
COLLECTING AND IMPOUNDING RESERVOIRS								
305.00 LAKE, RIVER AND OTHER INTAKES	80-R2.5 *	0	111,065.96	81,867	29,199	2,257	12.9	2.03
306.00 WELLS AND SPRINGS	65-R1.5 *	(15)	447,398.17	(604,013)	1,118,519	85,593	13.1	19.15
307.00 INFILTRATION GALLERIES AND TUNNELS	60-R1.5	0	5,932,322.45	810,213	5,122,109	110,761	46.2	1.87
308.00 SUPPLY MAINS	60-R2.5	0	1,803.84		1,804	31	58.2	1.72
309.00	75-R2.5	(20)	16,784,337.37	4,191,425	15,949,775	245,910	64.9	1.47
POWER GENERATION EQUIPMENT								
310.10 BOILER PLANT EQUIPMENT	50-R2.5	0	323,229.99	59,650	263,580	6,956	37.9	2.15
311.00 ELECTRIC PUMPING EQUIPMENT	50-R3	0	347.69		348	37	9.4	10.64
320.00 WATER TREATMENT EQUIPMENT	40-R1.5	(10)	43,198,806.66	17,799,499	28,719,187	1,005,267	29.6	2.33
330.00 DISTRIBUTION RESERVOIRS & STANDPIPES	45-R1.5	(25)	77,395,165.11	28,503,931	68,240,032	1,857,821	36.7	2.40
331.00 MAINS - TRANSMISSION AND DISTRIBUTION	60-R3	(35)	23,704,253.98	8,081,500	23,919,245	607,705	39.4	2.56
332.00 MAINS - FIRE	90-R2	(35)	607,111,067.78	137,857,396	681,742,548	8,955,684	76.1	1.48
333.00 SERVICES	90-R2	(35)	485,107.66	68,565	586,332	7,278	80.6	1.50
334.00 METERS AND METER INSTALLATIONS	65-R2.5	(100)	21,219,663.90	4,724,555	37,714,773	726,728	51.9	3.42
335.00 FIRE HYDRANTS	35-R2.5	3	49,184,063.16	15,981,347	31,727,194	1,342,106	23.6	2.73
339.10 MISCELLANEOUS INTANGIBLE PLANT - OTHER	65-R1.5	(25)	46,278,352.77	14,850,351	42,997,594	829,206	51.9	1.79
339.20 MISCELLANEOUS SOURCE OF SUPPLY - OTHER	25-SQ	0	2,294.00	306,596	(304,292)	0	-	-
339.40 MISCELLANEOUS WATER TREATMENT - OTHER	25-SQ	0	1,729.82		1,730	74	23.4	4.28
339.50 MISCELLANEOUS TRANS. & DISTR. - OTHER	30-SQ	0	1,481,666.20	79,970	1,401,697	53,111	28.4	3.58
339.60 MISCELLANEOUS INTANGIBLE PLANT - SOFTWARE	50-R3	0	18,610.15	7,494	11,117	671	16.6	3.61
TOTAL ACCOUNT 339	30-SQ	0	284,734.98	341,659	(56,924)	0	-	-
OFFICE FURNITURE			1,789,034.95	735,709	1,053,328	63,656	19.6	3.01
COMPUTER HARDWARE			11,622,276.46	2,390,596	9,231,680	607,962	15.2	5.23
COMPUTER SOFTWARE			4,694,073.56	377,695	4,316,381	2,368,726	1.8	50.46
OTHER EQUIPMENT			8,906,110.38	2,173,175	6,732,935	2,905,028	2.3	32.62
TOTAL ACCOUNT 340			428,561.21	104,748	323,812	34,693	9.3	8.10
TOTAL ACCOUNT 340			25,661,021.61	5,046,214	20,604,808	6,916,409	3.5	23.07

MISSOURI-AMERICAN WATER COMPANY

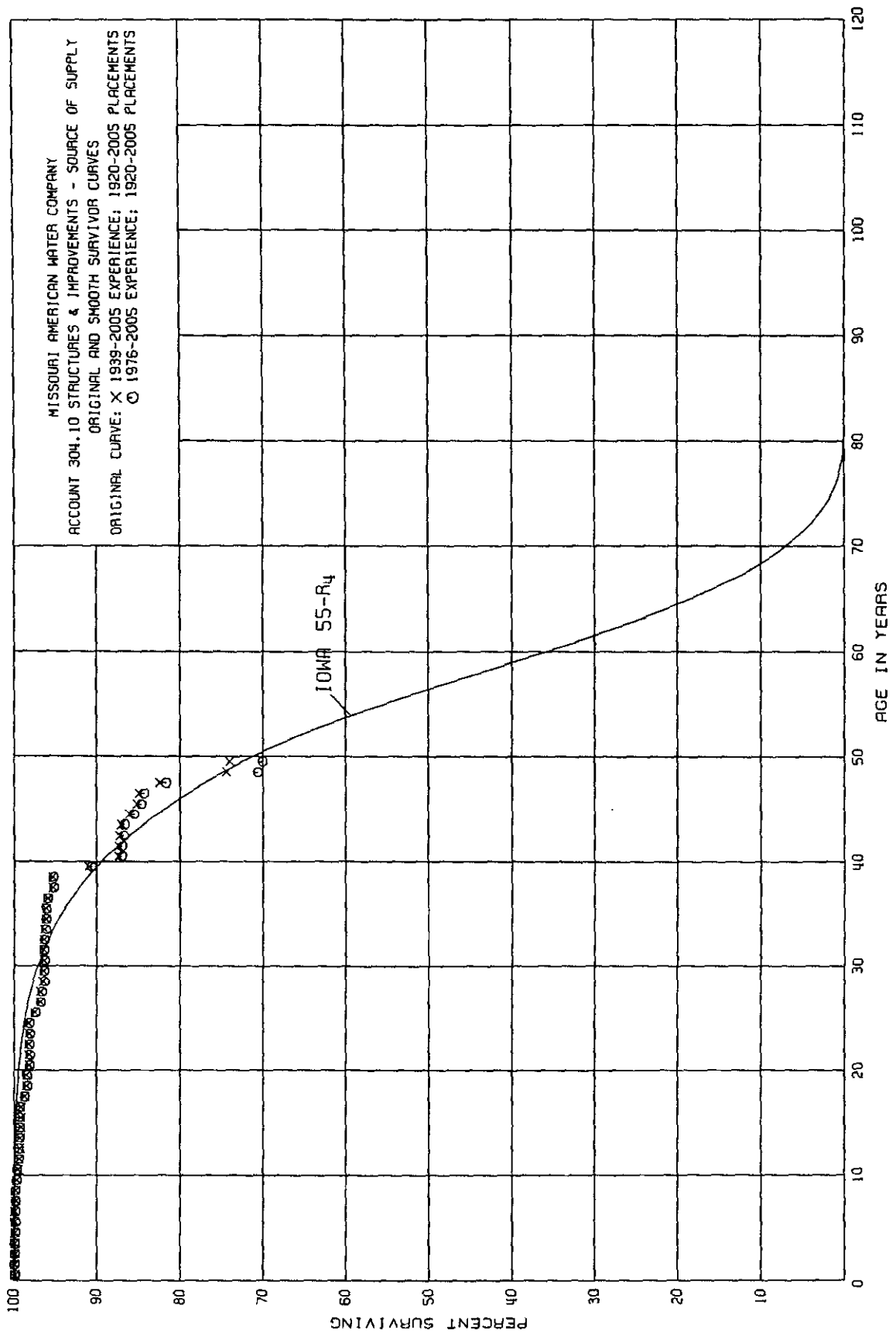
TABLE 1. ESTIMATED SURVIVOR CURVE, NET SALVAGE, ORIGINAL COST, BOOK RESERVE, AND CALCULATED ANNUAL DEPRECIATION ACCRUALS RELATED TO UTILITY PLANT AT DECEMBER 31, 2005

DEPRECIABLE GROUP (1)	SURVIVOR CURVE (2)	NET SALVAGE (3)	ORIGINAL COST AT DECEMBER 31, 2005 (4)	BOOK RESERVE (5)	FUTURE ACCRUALS (6)	ANNUAL ACCRUAL AMOUNT (7)	COMPOSITE REMAINING LIFE (8)	ANNUAL ACCRUAL RATE PERCENT (9)=(7)/(4)
TRANSPORTATION EQUIPMENT								
341.10 LIGHT TRUCKS	8-L1.5	25	937,975.20	1,435,526	(732,043)	0	-	-
341.20 HEAVY TRUCKS	9-L2	25	4,947,093.52	3,219,493	490,826	107,161	4.6	2.17
341.30 AUTOS	5-L2.5	25	521,124.03	660,198	(269,356)	0	-	-
341.40 OTHER	15-S4	0	64,599.05	316,553	(251,954)	0	-	-
TOTAL ACCOUNT 341			6,470,791.81	5,631,770	(782,527)	107,161		1.66
STORES EQUIPMENT								
342.00 TOOLS, SHOP AND GARAGE EQUIPMENT	25-SQ	0	327,793.79	(262,638)	590,433	41,846	14.1	12.77
343.00 LABORATORY EQUIPMENT	20-SQ	0	6,184,681.47	3,120,035	3,064,647	248,190	12.3	4.01
344.00 POWER OPERATED EQUIPMENT	15-SQ	0	1,975,567.59	871,321	1,104,249	264,844	4.2	13.41
345.00 COMMUNICATION EQUIPMENT - NON-TELEPHONE	11-L1	25	1,277,894.05	828,838	129,583	17,761	7.3	1.39
346.10 COMMUNICATION EQUIPMENT - TELEPHONE	15-SQ	0	1,261,394.04	606,690	654,700	85,062	7.7	6.74
348.20 MISCELLANEOUS EQUIPMENT	10-SQ	0	147,852.02	95,027	52,824	6,902	7.7	4.67
347.00 OTHER TANGIBLE PROPERTY	15-SQ	0	1,289,294.57	181,126	1,108,170	105,302	10.5	8.17
348.00	20-SQ	0	927,074.65	202,100	724,974	535,920	1.4	57.81
TOTAL DEPRECIABLE PLANT			1,050,844,418.27	284,575,822	1,076,230,263	26,393,748		2.51
NONDEPRECIABLE PLANT								
ORGANIZATION								
301.00 FRANCHISES AND CONSENTS			173,458.00	(25,007)				
302.00 LAND AND LAND RIGHTS - SOURCE OF SUPPLY			39,500.89					
303.20 LAND AND LAND RIGHTS - PUMPING			1,681,713.83					
303.30 LAND AND LAND RIGHTS - WATER TREATMENT			367,015.70					
303.40 LAND AND LAND RIGHTS - TRANSMISSION & DISTRIBUTION			1,579,103.84	(741,642)				
303.50 LAND AND LAND RIGHTS - ADMINISTRATIVE			4,664,569.83					
303.60			20,432.09					
TOTAL NONDEPRECIABLE PLANT			8,325,793.96	(786,649)				
TOTAL UTILITY PLANT			1,059,370,212.25	283,809,173	1,076,230,263	26,393,748		

* LIFE SPAN PROCEDURE IS USED. SURVIVOR CURVE SHOWN IS INTERIM CURVE.

III-6

SERVICE LIFE STATISTICS



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	9,892,114		0.0000	1.0000	100.00
0.5	9,822,663		0.0000	1.0000	100.00
1.5	9,006,142		0.0000	1.0000	100.00
2.5	6,828,582	6,195	0.0009	0.9991	100.00
3.5	6,636,084	2,726	0.0004	0.9996	99.91
4.5	6,619,791		0.0000	1.0000	99.87
5.5	6,598,108		0.0000	1.0000	99.87
6.5	6,573,102	1,921	0.0003	0.9997	99.87
7.5	6,361,152	3,280	0.0005	0.9995	99.84
8.5	6,198,396	8,205	0.0013	0.9987	99.79
9.5	6,190,191	9,315	0.0015	0.9985	99.66
10.5	6,135,926	9,988	0.0016	0.9984	99.51
11.5	5,490,992	1,768	0.0003	0.9997	99.35
12.5	2,331,982	892	0.0004	0.9996	99.32
13.5	2,331,090	920	0.0004	0.9996	99.28
14.5	2,322,212		0.0000	1.0000	99.24
15.5	2,261,810		0.0000	1.0000	99.24
16.5	2,249,196	12,243	0.0054	0.9946	99.24
17.5	2,236,167	5,198	0.0023	0.9977	98.70
18.5	2,247,003	119	0.0001	0.9999	98.47
19.5	2,133,333	5,513	0.0026	0.9974	98.46
20.5	2,124,312		0.0000	1.0000	98.20
21.5	2,108,603		0.0000	1.0000	98.20
22.5	2,105,030	4	0.0000	1.0000	98.20
23.5	2,105,027	1,103	0.0005	0.9995	98.20
24.5	2,102,359	12,985	0.0062	0.9938	98.15
25.5	2,087,247	15,813	0.0076	0.9924	97.54
26.5	2,069,013	580	0.0003	0.9997	96.80
27.5	2,017,856	6,618	0.0033	0.9967	96.77
28.5	1,783,373	686	0.0004	0.9996	96.45
29.5	1,776,844		0.0000	1.0000	96.41
30.5	1,776,032		0.0000	1.0000	96.41
31.5	1,762,113	175	0.0001	0.9999	96.41
32.5	1,539,250	1,981	0.0013	0.9987	96.40
33.5	1,521,497	2,100	0.0014	0.9986	96.27
34.5	1,160,204		0.0000	1.0000	96.14
35.5	1,156,239	2,879	0.0025	0.9975	96.14
36.5	1,143,231	7,510	0.0066	0.9934	95.90
37.5	567,944	66	0.0001	0.9999	95.27
38.5	567,878	26,039	0.0459	0.9541	95.26

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	541,839	21,444	0.0396	0.9604	90.89
40.5	517,978		0.0000	1.0000	87.29
41.5	385,406	632	0.0016	0.9984	87.29
42.5	382,595	533	0.0014	0.9986	87.15
43.5	382,062	4,389	0.0115	0.9885	87.03
44.5	377,673	4,000	0.0106	0.9894	86.03
45.5	370,025	1,157	0.0031	0.9969	85.12
46.5	363,969	10,724	0.0295	0.9705	84.86
47.5	76,224	7,394	0.0970	0.9030	82.36
48.5	68,831	355	0.0052	0.9948	74.37
49.5	63,552	655	0.0103	0.9897	73.98
50.5	61,086		0.0000	1.0000	73.22
51.5	51,907		0.0000	1.0000	73.22
52.5	51,907		0.0000	1.0000	73.22
53.5	51,742		0.0000	1.0000	73.22
54.5	49,571		0.0000	1.0000	73.22
55.5	48,598		0.0000	1.0000	73.22
56.5	48,598	585	0.0120	0.9880	73.22
57.5	48,011	355	0.0074	0.9926	72.34
58.5	46,732	110	0.0024	0.9976	71.80
59.5	42,914		0.0000	1.0000	71.63
60.5	29,728		0.0000	1.0000	71.63
61.5	25,919	856	0.0330	0.9670	71.63
62.5	23,740	687	0.0289	0.9711	69.27
63.5	23,054		0.0000	1.0000	67.27
64.5	23,054		0.0000	1.0000	67.27
65.5	23,054		0.0000	1.0000	67.27
66.5	23,054		0.0000	1.0000	67.27
67.5	23,054		0.0000	1.0000	67.27
68.5	23,054		0.0000	1.0000	67.27
69.5	22,058		0.0000	1.0000	67.27
70.5	21,729		0.0000	1.0000	67.27
71.5	21,729		0.0000	1.0000	67.27
72.5	21,729		0.0000	1.0000	67.27
73.5	21,729		0.0000	1.0000	67.27
74.5	21,729		0.0000	1.0000	67.27
75.5	21,729		0.0000	1.0000	67.27
76.5	21,729		0.0000	1.0000	67.27
77.5	21,729		0.0000	1.0000	67.27
78.5	21,022		0.0000	1.0000	67.27

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	21,022		0.0000	1.0000	67.27
80.5	21,022		0.0000	1.0000	67.27
81.5	21,022		0.0000	1.0000	67.27
82.5	21,022		0.0000	1.0000	67.27
83.5	16,509		0.0000	1.0000	67.27
84.5	16,509		0.0000	1.0000	67.27
85.5					67.27

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	8,079,372		0.0000	1.0000	100.00
0.5	8,010,731		0.0000	1.0000	100.00
1.5	7,208,249		0.0000	1.0000	100.00
2.5	5,268,637	6,195	0.0012	0.9988	100.00
3.5	5,090,583	2,726	0.0005	0.9995	99.88
4.5	5,433,483		0.0000	1.0000	99.83
5.5	5,415,769		0.0000	1.0000	99.83
6.5	5,401,994	1,921	0.0004	0.9996	99.83
7.5	5,767,724		0.0000	1.0000	99.79
8.5	5,621,454	7,852	0.0014	0.9986	99.79
9.5	5,613,602	3,326	0.0006	0.9994	99.65
10.5	5,574,362	9,967	0.0018	0.9982	99.59
11.5	5,061,928	1,768	0.0003	0.9997	99.41
12.5	1,905,097	892	0.0005	0.9995	99.38
13.5	1,904,205		0.0000	1.0000	99.33
14.5	1,896,247		0.0000	1.0000	99.33
15.5	1,841,462		0.0000	1.0000	99.33
16.5	1,830,150	12,243	0.0067	0.9933	99.33
17.5	2,094,142	5,198	0.0025	0.9975	98.66
18.5	2,088,468	119	0.0001	0.9999	98.41
19.5	1,980,630	5,513	0.0028	0.9972	98.40
20.5	1,973,421		0.0000	1.0000	98.12
21.5	1,994,259		0.0000	1.0000	98.12
22.5	2,019,953	4	0.0000	1.0000	98.12
23.5	2,020,114	1,103	0.0005	0.9995	98.12
24.5	2,019,901	12,985	0.0064	0.9936	98.07
25.5	2,006,124	15,813	0.0079	0.9921	97.44
26.5	1,991,389	505	0.0003	0.9997	96.67
27.5	1,944,310	6,618	0.0034	0.9966	96.64
28.5	1,711,908	686	0.0004	0.9996	96.31
29.5	1,721,142		0.0000	1.0000	96.27
30.5	1,741,000		0.0000	1.0000	96.27
31.5	1,731,245	175	0.0001	0.9999	96.27
32.5	1,510,360	1,981	0.0013	0.9987	96.26
33.5	1,492,607	1,171	0.0008	0.9992	96.13
34.5	1,132,243		0.0000	1.0000	96.05
35.5	1,128,278	2,088	0.0019	0.9981	96.05
36.5	1,116,061	7,510	0.0067	0.9933	95.87
37.5	540,774	66	0.0001	0.9999	95.23
38.5	540,708	26,039	0.0482	0.9518	95.22

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	516,251	21,444	0.0415	0.9585	90.63
40.5	493,274		0.0000	1.0000	86.87
41.5	360,702	632	0.0018	0.9982	86.87
42.5	357,891	533	0.0015	0.9985	86.71
43.5	357,358	4,389	0.0123	0.9877	86.58
44.5	355,257	4,000	0.0113	0.9887	85.52
45.5	348,296	1,157	0.0033	0.9967	84.55
46.5	342,239	10,724	0.0313	0.9687	84.27
47.5	54,495	7,394	0.1357	0.8643	81.63
48.5	47,809	355	0.0074	0.9926	70.55
49.5	42,531	655	0.0154	0.9846	70.03
50.5	40,064		0.0000	1.0000	68.95
51.5	30,886		0.0000	1.0000	68.95
52.5	30,886		0.0000	1.0000	68.95
53.5	35,233		0.0000	1.0000	68.95
54.5	33,062		0.0000	1.0000	68.95
55.5	48,598		0.0000	1.0000	68.95
56.5	48,598	585	0.0120	0.9880	68.95
57.5	48,011	355	0.0074	0.9926	68.12
58.5	46,732	110	0.0024	0.9976	67.62
59.5	42,914		0.0000	1.0000	67.46
60.5	29,728		0.0000	1.0000	67.46
61.5	25,919	856	0.0330	0.9670	67.46
62.5	23,740	687	0.0289	0.9711	65.23
63.5	23,054		0.0000	1.0000	63.34
64.5	23,054		0.0000	1.0000	63.34
65.5	23,054		0.0000	1.0000	63.34
66.5	23,054		0.0000	1.0000	63.34
67.5	23,054		0.0000	1.0000	63.34
68.5	23,054		0.0000	1.0000	63.34
69.5	22,058		0.0000	1.0000	63.34
70.5	21,729		0.0000	1.0000	63.34
71.5	21,729		0.0000	1.0000	63.34
72.5	21,729		0.0000	1.0000	63.34
73.5	21,729		0.0000	1.0000	63.34
74.5	21,729		0.0000	1.0000	63.34
75.5	21,729		0.0000	1.0000	63.34
76.5	21,729		0.0000	1.0000	63.34
77.5	21,729		0.0000	1.0000	63.34
78.5	21,022		0.0000	1.0000	63.34

MISSOURI AMERICAN WATER COMPANY

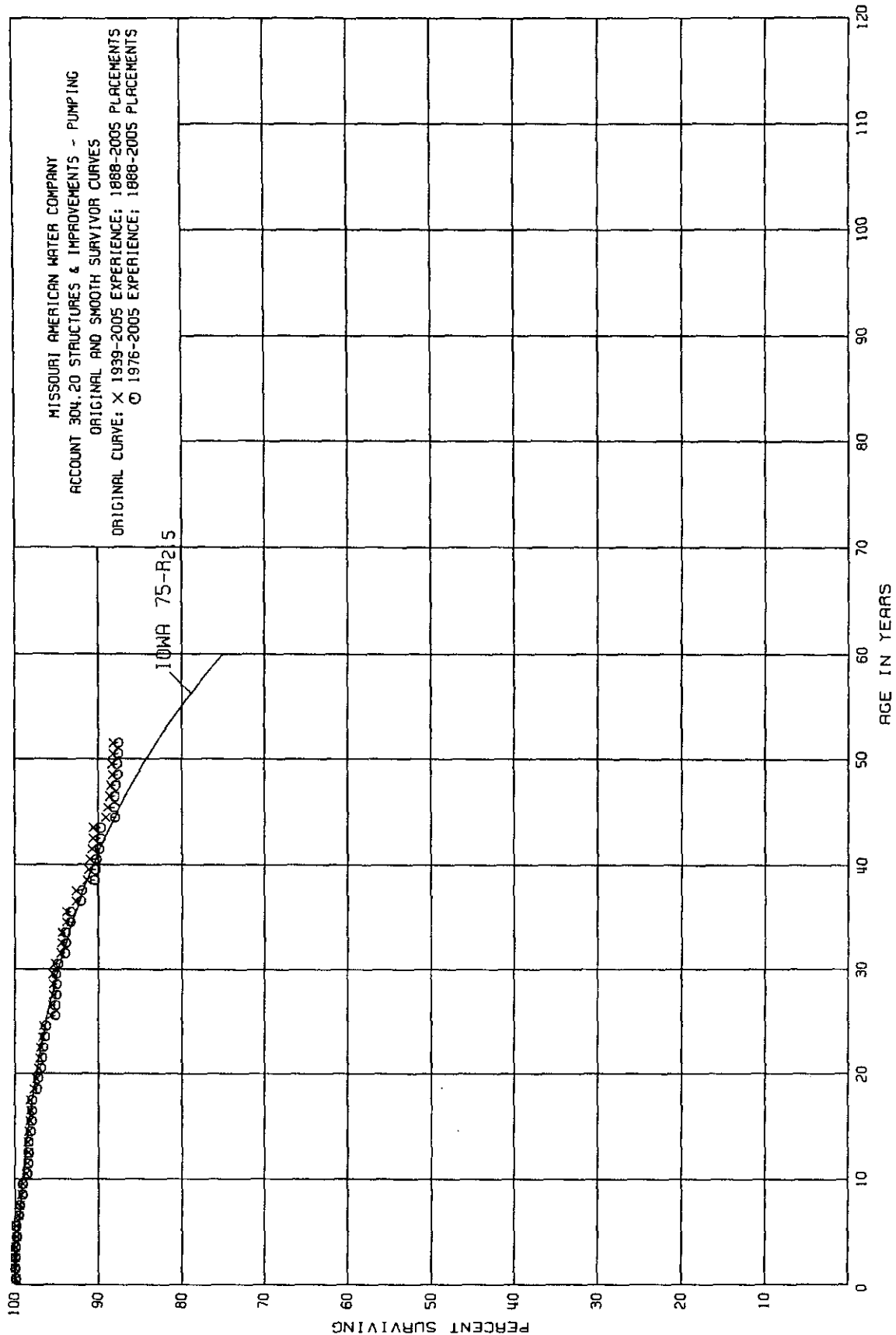
ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	21,022		0.0000	1.0000	63.34
80.5	21,022		0.0000	1.0000	63.34
81.5	21,022		0.0000	1.0000	63.34
82.5	21,022		0.0000	1.0000	63.34
83.5	16,509		0.0000	1.0000	63.34
84.5	16,509		0.0000	1.0000	63.34
85.5					63.34



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	15,629,343	409	0.0000	1.0000	100.00
0.5	15,601,326	7,661	0.0005	0.9995	100.00
1.5	15,394,639	1,663	0.0001	0.9999	99.95
2.5	15,380,264	916	0.0001	0.9999	99.94
3.5	14,728,743	14,436	0.0010	0.9990	99.93
4.5	14,611,614	8,550	0.0006	0.9994	99.83
5.5	9,960,179	23,743	0.0024	0.9976	99.77
6.5	9,340,085	12,569	0.0013	0.9987	99.53
7.5	8,768,046	22,164	0.0025	0.9975	99.40
8.5	7,430,277	13,175	0.0018	0.9982	99.15
9.5	7,330,846	26,805	0.0037	0.9963	98.97
10.5	7,177,091	9,134	0.0013	0.9987	98.60
11.5	7,041,901	1,767	0.0003	0.9997	98.47
12.5	6,121,759	2,690	0.0004	0.9996	98.44
13.5	6,128,601	8,723	0.0014	0.9986	98.40
14.5	5,031,253	5,467	0.0011	0.9989	98.26
15.5	4,799,111	859	0.0002	0.9998	98.15
16.5	4,096,893	2,836	0.0007	0.9993	98.13
17.5	3,892,619	13,987	0.0036	0.9964	98.06
18.5	3,738,960	12,788	0.0034	0.9966	97.71
19.5	3,156,081	6,599	0.0021	0.9979	97.38
20.5	3,006,083	5,327	0.0018	0.9982	97.18
21.5	2,929,306	4,471	0.0015	0.9985	97.01
22.5	2,904,131	5,492	0.0019	0.9981	96.86
23.5	2,778,225	3,341	0.0012	0.9988	96.68
24.5	2,730,140	27,104	0.0099	0.9901	96.56
25.5	2,560,396	1,566	0.0006	0.9994	95.60
26.5	2,413,768	2,782	0.0012	0.9988	95.54
27.5	2,353,002	830	0.0004	0.9996	95.43
28.5	2,357,611	871	0.0004	0.9996	95.39
29.5	2,326,040	4,394	0.0019	0.9981	95.35
30.5	2,287,120	16,864	0.0074	0.9926	95.17
31.5	2,239,806	2,107	0.0009	0.9991	94.47
32.5	2,180,705	1,150	0.0005	0.9995	94.38
33.5	2,170,243	11,849	0.0055	0.9945	94.33
34.5	2,139,466	954	0.0004	0.9996	93.81
35.5	2,154,274	24,603	0.0114	0.9886	93.77
36.5	2,094,308	3,354	0.0016	0.9984	92.70
37.5	2,045,969	28,700	0.0140	0.9860	92.55
38.5	1,908,738	2,655	0.0014	0.9986	91.25

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	1,875,477	2,119	0.0011	0.9989	91.12
40.5	1,867,989	6,371	0.0034	0.9966	91.02
41.5	1,849,983	2,854	0.0015	0.9985	90.71
42.5	1,815,453		0.0000	1.0000	90.57
43.5	1,792,994	28,845	0.0161	0.9839	90.57
44.5	1,721,054	6,759	0.0039	0.9961	89.11
45.5	1,627,410	3,611	0.0022	0.9978	88.76
46.5	1,616,297	1,860	0.0012	0.9988	88.56
47.5	1,621,815	3,202	0.0020	0.9980	88.45
48.5	1,584,224	222	0.0001	0.9999	88.27
49.5	1,372,327	693	0.0005	0.9995	88.26
50.5	548,151		0.0000	1.0000	88.22
51.5	472,005		0.0000	1.0000	88.22
52.5	467,069		0.0000	1.0000	88.22
53.5	467,069	590	0.0013	0.9987	88.22
54.5	462,041		0.0000	1.0000	88.11
55.5	437,934		0.0000	1.0000	88.11
56.5	368,609	217	0.0006	0.9994	88.11
57.5	321,470		0.0000	1.0000	88.06
58.5	297,885	242	0.0008	0.9992	88.06
59.5	295,063		0.0000	1.0000	87.99
60.5	287,184	1,034	0.0036	0.9964	87.99
61.5	275,963		0.0000	1.0000	87.67
62.5	272,009		0.0000	1.0000	87.67
63.5	271,053		0.0000	1.0000	87.67
64.5	268,587	163	0.0006	0.9994	87.67
65.5	267,946		0.0000	1.0000	87.62
66.5	266,938		0.0000	1.0000	87.62
67.5	262,927		0.0000	1.0000	87.62
68.5	262,722	817	0.0031	0.9969	87.62
69.5	261,531	394	0.0015	0.9985	87.35
70.5	260,956		0.0000	1.0000	87.22
71.5	259,386		0.0000	1.0000	87.22
72.5	257,411		0.0000	1.0000	87.22
73.5	255,899	298	0.0012	0.9988	87.22
74.5	121,963	326	0.0027	0.9973	87.12
75.5	86,061	3,446	0.0400	0.9600	86.88
76.5	79,231	5,100	0.0644	0.9356	83.40
77.5	74,131	125	0.0017	0.9983	78.03
78.5	73,945		0.0000	1.0000	77.90

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	68,166	155	0.0023	0.9977	77.90
80.5	68,011		0.0000	1.0000	77.72
81.5	68,011		0.0000	1.0000	77.72
82.5	68,011		0.0000	1.0000	77.72
83.5	68,011	302	0.0044	0.9956	77.72
84.5	62,913	300	0.0048	0.9952	77.38
85.5	62,613	76	0.0012	0.9988	77.01
86.5	62,537		0.0000	1.0000	76.92
87.5	62,537		0.0000	1.0000	76.92
88.5	62,537		0.0000	1.0000	76.92
89.5	62,537	1,005	0.0161	0.9839	76.92
90.5	61,213		0.0000	1.0000	75.68
91.5	58,338	232	0.0040	0.9960	75.68
92.5	50,583	508	0.0100	0.9900	75.38
93.5	50,075		0.0000	1.0000	74.63
94.5	48,954	1,667	0.0341	0.9659	74.63
95.5	40,331		0.0000	1.0000	72.09
96.5	39,714		0.0000	1.0000	72.09
97.5	39,714		0.0000	1.0000	72.09
98.5	39,714		0.0000	1.0000	72.09
99.5	39,714		0.0000	1.0000	72.09
100.5	39,714		0.0000	1.0000	72.09
101.5	39,714	5,036	0.1268	0.8732	72.09
102.5	23,016		0.0000	1.0000	62.95
103.5	23,016		0.0000	1.0000	62.95
104.5	23,016		0.0000	1.0000	62.95
105.5	16,980		0.0000	1.0000	62.95
106.5	16,980		0.0000	1.0000	62.95
107.5	13,228		0.0000	1.0000	62.95
108.5	13,228		0.0000	1.0000	62.95
109.5	6,726		0.0000	1.0000	62.95
110.5	6,726		0.0000	1.0000	62.95
111.5	6,726		0.0000	1.0000	62.95
112.5	6,726		0.0000	1.0000	62.95
113.5	2,100		0.0000	1.0000	62.95
114.5	2,100		0.0000	1.0000	62.95
115.5	2,100		0.0000	1.0000	62.95
116.5	2,100		0.0000	1.0000	62.95
117.5					62.95

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	13,388,884	409	0.0000	1.0000	100.00
0.5	13,404,349	7,541	0.0006	0.9994	100.00
1.5	13,233,394	1,428	0.0001	0.9999	99.94
2.5	13,290,379	916	0.0001	0.9999	99.93
3.5	12,649,281	12,375	0.0010	0.9990	99.92
4.5	12,574,794	8,036	0.0006	0.9994	99.82
5.5	7,932,926	18,490	0.0023	0.9977	99.76
6.5	7,351,988	12,450	0.0017	0.9983	99.53
7.5	6,688,242	20,599	0.0031	0.9969	99.36
8.5	5,384,493	1,790	0.0003	0.9997	99.05
9.5	5,332,548	26,723	0.0050	0.9950	99.02
10.5	5,213,418	6,677	0.0013	0.9987	98.52
11.5	5,093,421	663	0.0001	0.9999	98.39
12.5	4,207,383	2,376	0.0006	0.9994	98.38
13.5	4,286,362	8,086	0.0019	0.9981	98.32
14.5	3,212,997	4,671	0.0015	0.9985	98.13
15.5	3,083,049	54	0.0000	1.0000	97.98
16.5	2,390,028	2,836	0.0012	0.9988	97.98
17.5	2,188,357	12,345	0.0056	0.9944	97.86
18.5	2,073,109	3,206	0.0015	0.9985	97.31
19.5	1,757,431	5,272	0.0030	0.9970	97.16
20.5	2,491,718	5,327	0.0021	0.9979	96.87
21.5	2,501,607	2,826	0.0011	0.9989	96.67
22.5	2,486,424	4,580	0.0018	0.9982	96.56
23.5	2,360,715	2,799	0.0012	0.9988	96.39
24.5	2,312,818	27,012	0.0117	0.9883	96.27
25.5	2,170,311	1,516	0.0007	0.9993	95.14
26.5	2,103,178	1,512	0.0007	0.9993	95.07
27.5	2,093,754	293	0.0001	0.9999	95.00
28.5	2,114,967	871	0.0004	0.9996	94.99
29.5	2,085,427	4,394	0.0021	0.9979	94.95
30.5	2,046,804	16,121	0.0079	0.9921	94.75
31.5	2,005,425	1,807	0.0009	0.9991	94.00
32.5	1,950,577	1,150	0.0006	0.9994	93.92
33.5	1,940,772	11,849	0.0061	0.9939	93.86
34.5	1,913,153	854	0.0004	0.9996	93.29
35.5	1,903,439	24,502	0.0129	0.9871	93.25
36.5	1,844,699	3,354	0.0018	0.9982	92.05
37.5	1,800,372	28,700	0.0159	0.9841	91.88
38.5	1,656,954	2,655	0.0016	0.9984	90.42

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	1,624,066	2,119	0.0013	0.9987	90.28
40.5	1,611,144	6,331	0.0039	0.9961	90.16
41.5	1,594,989	2,854	0.0018	0.9982	89.81
42.5	1,562,435		0.0000	1.0000	89.65
43.5	1,542,528	28,725	0.0186	0.9814	89.65
44.5	1,605,685	16	0.0000	1.0000	87.98
45.5	1,518,784		0.0000	1.0000	87.98
46.5	1,509,857	1,860	0.0012	0.9988	87.98
47.5	1,508,873	3,202	0.0021	0.9979	87.87
48.5	1,471,560	222	0.0002	0.9998	87.69
49.5	1,265,442	693	0.0005	0.9995	87.67
50.5	469,706		0.0000	1.0000	87.63
51.5	393,560		0.0000	1.0000	87.63
52.5	388,625		0.0000	1.0000	87.63
53.5	388,625		0.0000	1.0000	87.63
54.5	389,308		0.0000	1.0000	87.63
55.5	365,201		0.0000	1.0000	87.63
56.5	295,876	217	0.0007	0.9993	87.63
57.5	248,737		0.0000	1.0000	87.57
58.5	225,152	242	0.0011	0.9989	87.57
59.5	222,330		0.0000	1.0000	87.47
60.5	214,771	1,034	0.0048	0.9952	87.47
61.5	208,688		0.0000	1.0000	87.05
62.5	204,734		0.0000	1.0000	87.05
63.5	203,778		0.0000	1.0000	87.05
64.5	202,433	163	0.0008	0.9992	87.05
65.5	209,325		0.0000	1.0000	86.98
66.5	208,935		0.0000	1.0000	86.98
67.5	212,446		0.0000	1.0000	86.98
68.5	217,342	817	0.0038	0.9962	86.98
69.5	216,151		0.0000	1.0000	86.65
70.5	216,269		0.0000	1.0000	86.65
71.5	214,699		0.0000	1.0000	86.65
72.5	226,962		0.0000	1.0000	86.65
73.5	225,450	298	0.0013	0.9987	86.65
74.5	91,514	326	0.0036	0.9964	86.54
75.5	61,950	3,446	0.0556	0.9444	86.23
76.5	55,120	5,100	0.0925	0.9075	81.44
77.5	55,636	125	0.0022	0.9978	73.91
78.5	55,450		0.0000	1.0000	73.75

MISSOURI AMERICAN WATER COMPANY

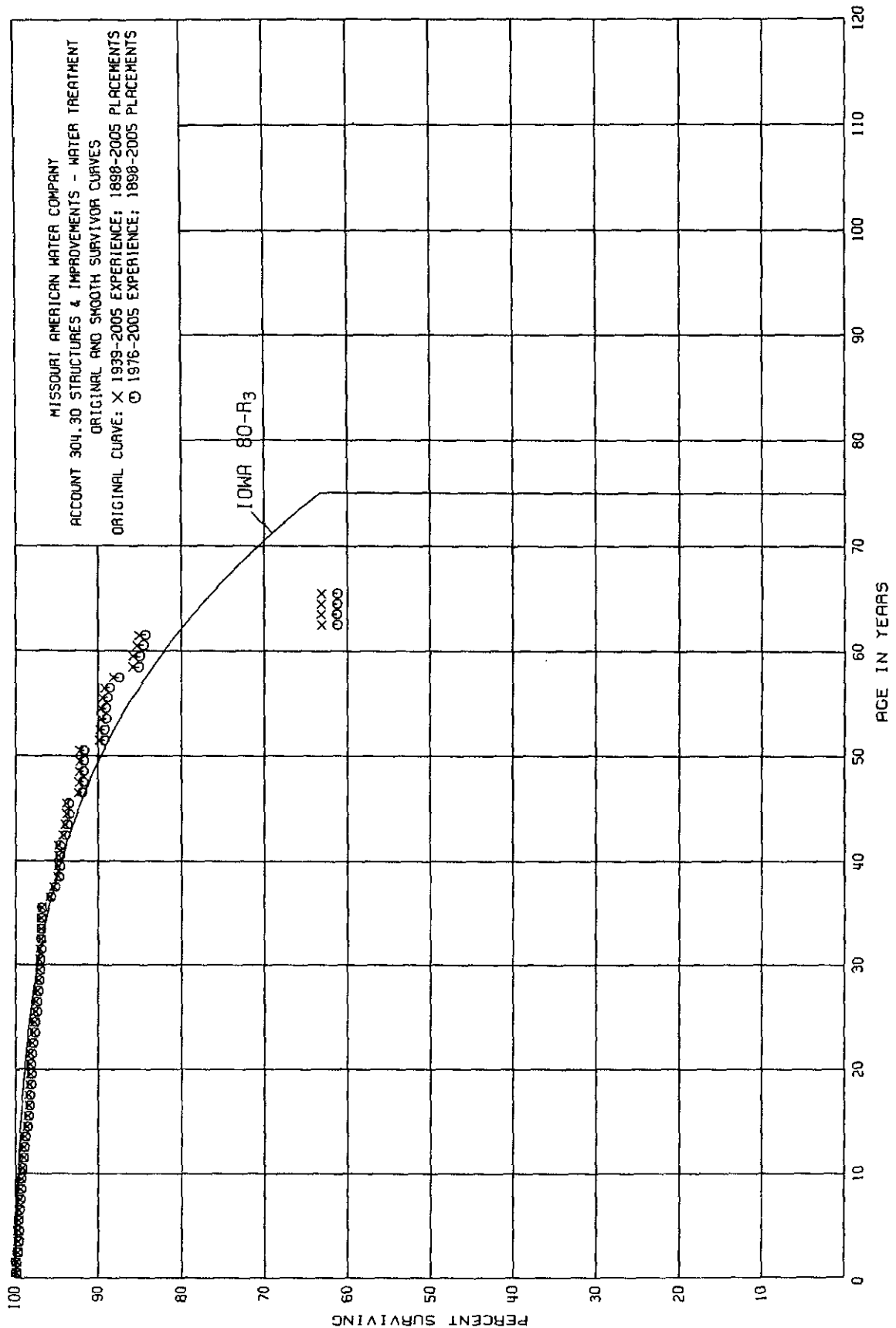
ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	49,671	155	0.0031	0.9969	73.75
80.5	49,516		0.0000	1.0000	73.52
81.5	49,516		0.0000	1.0000	73.52
82.5	49,516		0.0000	1.0000	73.52
83.5	54,373	302	0.0056	0.9944	73.52
84.5	55,777	300	0.0054	0.9946	73.11
85.5	55,477	76	0.0014	0.9986	72.72
86.5	55,401		0.0000	1.0000	72.62
87.5	62,537		0.0000	1.0000	72.62
88.5	62,537		0.0000	1.0000	72.62
89.5	62,537	1,005	0.0161	0.9839	72.62
90.5	61,213		0.0000	1.0000	71.45
91.5	58,338	232	0.0040	0.9960	71.45
92.5	50,583	508	0.0100	0.9900	71.16
93.5	50,075		0.0000	1.0000	70.45
94.5	48,954	1,667	0.0341	0.9659	70.45
95.5	40,331		0.0000	1.0000	68.05
96.5	39,714		0.0000	1.0000	68.05
97.5	39,714		0.0000	1.0000	68.05
98.5	39,714		0.0000	1.0000	68.05
99.5	39,714		0.0000	1.0000	68.05
100.5	39,714		0.0000	1.0000	68.05
101.5	39,714	5,036	0.1268	0.8732	68.05
102.5	23,016		0.0000	1.0000	59.42
103.5	23,016		0.0000	1.0000	59.42
104.5	23,016		0.0000	1.0000	59.42
105.5	16,980		0.0000	1.0000	59.42
106.5	16,980		0.0000	1.0000	59.42
107.5	13,228		0.0000	1.0000	59.42
108.5	13,228		0.0000	1.0000	59.42
109.5	6,726		0.0000	1.0000	59.42
110.5	6,726		0.0000	1.0000	59.42
111.5	6,726		0.0000	1.0000	59.42
112.5	6,726		0.0000	1.0000	59.42
113.5	2,100		0.0000	1.0000	59.42
114.5	2,100		0.0000	1.0000	59.42
115.5	2,100		0.0000	1.0000	59.42
116.5	2,100		0.0000	1.0000	59.42
117.5					59.42



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	74,937,989	303	0.0000	1.0000	100.00
0.5	74,860,364	1,789	0.0000	1.0000	100.00
1.5	74,147,375	214,869	0.0029	0.9971	100.00
2.5	73,605,671	9,016	0.0001	0.9999	99.71
3.5	67,259,152	26,239	0.0004	0.9996	99.70
4.5	65,302,003	26,800	0.0004	0.9996	99.66
5.5	38,569,401	23,411	0.0006	0.9994	99.62
6.5	38,334,054	14,461	0.0004	0.9996	99.56
7.5	35,744,181	37,043	0.0010	0.9990	99.52
8.5	34,273,629	58,190	0.0017	0.9983	99.42
9.5	33,200,764	13,056	0.0004	0.9996	99.25
10.5	31,139,032	62,790	0.0020	0.9980	99.21
11.5	29,683,487	17,865	0.0006	0.9994	99.01
12.5	21,949,336	17,088	0.0008	0.9992	98.95
13.5	21,549,883	57,186	0.0027	0.9973	98.87
14.5	21,018,743	22,934	0.0011	0.9989	98.60
15.5	20,772,812	15,867	0.0008	0.9992	98.49
16.5	17,883,240	11,458	0.0006	0.9994	98.41
17.5	17,353,095	14,539	0.0008	0.9992	98.35
18.5	17,070,966	7,043	0.0004	0.9996	98.27
19.5	16,270,688	4,146	0.0003	0.9997	98.23
20.5	14,109,461	3,920	0.0003	0.9997	98.20
21.5	14,085,849	20,109	0.0014	0.9986	98.17
22.5	14,060,107	33,876	0.0024	0.9976	98.03
23.5	14,008,636	10,910	0.0008	0.9992	97.79
24.5	13,980,200	16,947	0.0012	0.9988	97.71
25.5	13,915,376	15,613	0.0011	0.9989	97.59
26.5	13,848,930	24,926	0.0018	0.9982	97.48
27.5	13,750,632	13,119	0.0010	0.9990	97.30
28.5	12,712,693	8,435	0.0007	0.9993	97.20
29.5	12,701,809	3,500	0.0003	0.9997	97.13
30.5	12,687,500	6,097	0.0005	0.9995	97.10
31.5	12,448,550	17,691	0.0014	0.9986	97.05
32.5	11,452,382	436	0.0000	1.0000	96.91
33.5	11,444,801	5,013	0.0004	0.9996	96.91
34.5	8,377,762	6,500	0.0008	0.9992	96.87
35.5	8,374,467	82,277	0.0098	0.9902	96.79
36.5	8,283,559	39,517	0.0048	0.9952	95.84
37.5	5,032,250	25,215	0.0050	0.9950	95.38
38.5	4,657,085	3,191	0.0007	0.9993	94.90

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	4,647,522	2,320	0.0005	0.9995	94.83
40.5	4,595,559	438	0.0001	0.9999	94.78
41.5	3,671,350	22,465	0.0061	0.9939	94.77
42.5	3,644,949	7,545	0.0021	0.9979	94.19
43.5	3,612,527	7,031	0.0019	0.9981	93.99
44.5	3,577,659	85	0.0000	1.0000	93.81
45.5	3,235,131	50,053	0.0155	0.9845	93.81
46.5	3,068,797	3,489	0.0011	0.9989	92.36
47.5	3,062,516	1,324	0.0004	0.9996	92.26
48.5	3,042,200	1,886	0.0006	0.9994	92.22
49.5	2,701,103	216	0.0001	0.9999	92.16
50.5	1,887,888	48,851	0.0259	0.9741	92.15
51.5	1,822,424		0.0000	1.0000	89.76
52.5	922,547	1,973	0.0021	0.9979	89.76
53.5	909,785	90	0.0001	0.9999	89.57
54.5	908,608	2,171	0.0024	0.9976	89.56
55.5	902,646	1,431	0.0016	0.9984	89.35
56.5	901,023	11,691	0.0130	0.9870	89.21
57.5	889,284	22,321	0.0251	0.9749	88.05
58.5	824,562	340	0.0004	0.9996	85.84
59.5	824,111	4,881	0.0059	0.9941	85.81
60.5	819,078	1,692	0.0021	0.9979	85.30
61.5	816,643	211,253	0.2587	0.7413	85.12
62.5	605,390		0.0000	1.0000	63.10
63.5	605,177	66	0.0001	0.9999	63.10
64.5	603,395		0.0000	1.0000	63.09
65.5	603,237	1,965	0.0033	0.9967	63.09
66.5	279,149		0.0000	1.0000	62.88
67.5	276,065		0.0000	1.0000	62.88
68.5	273,863		0.0000	1.0000	62.88
69.5	234,879		0.0000	1.0000	62.88
70.5	234,363		0.0000	1.0000	62.88
71.5	233,729		0.0000	1.0000	62.88
72.5	233,198	1,339	0.0057	0.9943	62.88
73.5	229,002	541	0.0024	0.9976	62.52
74.5	249,791		0.0000	1.0000	62.37
75.5	218,059		0.0000	1.0000	62.37
76.5	196,065		0.0000	1.0000	62.37
77.5	196,027		0.0000	1.0000	62.37
78.5	121,243		0.0000	1.0000	62.37

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	102,247		0.0000	1.0000	62.37
80.5	74,606		0.0000	1.0000	62.37
81.5	74,606		0.0000	1.0000	62.37
82.5	45,225		0.0000	1.0000	62.37
83.5	45,225		0.0000	1.0000	62.37
84.5	45,225		0.0000	1.0000	62.37
85.5	45,225		0.0000	1.0000	62.37
86.5	45,225		0.0000	1.0000	62.37
87.5	45,225	184	0.0041	0.9959	62.37
88.5	41,260		0.0000	1.0000	62.11
89.5	41,175	342	0.0083	0.9917	62.11
90.5	40,833	395	0.0097	0.9903	61.59
91.5	40,438		0.0000	1.0000	60.99
92.5	33,068		0.0000	1.0000	60.99
93.5	33,068		0.0000	1.0000	60.99
94.5	33,068		0.0000	1.0000	60.99
95.5	33,068		0.0000	1.0000	60.99
96.5	33,068		0.0000	1.0000	60.99
97.5	33,068		0.0000	1.0000	60.99
98.5	33,068		0.0000	1.0000	60.99
99.5	33,068		0.0000	1.0000	60.99
100.5	33,068		0.0000	1.0000	60.99
101.5	33,068		0.0000	1.0000	60.99
102.5	1,856		0.0000	1.0000	60.99
103.5					60.99

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	62,509,556	219	0.0000	1.0000	100.00
0.5	62,440,401	1,541	0.0000	1.0000	100.00
1.5	61,743,403	214,548	0.0035	0.9965	100.00
2.5	62,146,263	8,805	0.0001	0.9999	99.65
3.5	55,817,606	24,096	0.0004	0.9996	99.64
4.5	56,964,366	26,778	0.0005	0.9995	99.60
5.5	30,265,105	23,309	0.0008	0.9992	99.55
6.5	30,217,713	14,175	0.0005	0.9995	99.47
7.5	30,679,898	36,435	0.0012	0.9988	99.42
8.5	29,559,923	10,715	0.0004	0.9996	99.30
9.5	28,541,689	11,379	0.0004	0.9996	99.26
10.5	26,534,647	62,738	0.0024	0.9976	99.22
11.5	25,932,741	17,193	0.0007	0.9993	98.98
12.5	18,183,750	16,885	0.0009	0.9991	98.91
13.5	17,741,572	55,683	0.0031	0.9969	98.82
14.5	17,218,167	22,116	0.0013	0.9987	98.51
15.5	17,351,419	15,867	0.0009	0.9991	98.38
16.5	14,585,429	9,500	0.0007	0.9993	98.29
17.5	14,064,627	13,323	0.0009	0.9991	98.22
18.5	13,816,883	6,430	0.0005	0.9995	98.13
19.5	13,426,474	3,985	0.0003	0.9997	98.08
20.5	12,192,214	3,164	0.0003	0.9997	98.05
21.5	12,187,529	19,936	0.0016	0.9984	98.02
22.5	13,145,563	33,290	0.0025	0.9975	97.86
23.5	13,105,052	7,125	0.0005	0.9995	97.62
24.5	13,084,132	16,947	0.0013	0.9987	97.57
25.5	13,016,761	13,232	0.0010	0.9990	97.44
26.5	12,949,227	24,466	0.0019	0.9981	97.34
27.5	12,852,512	12,125	0.0009	0.9991	97.16
28.5	11,858,921	7,696	0.0006	0.9994	97.07
29.5	11,849,956	3,168	0.0003	0.9997	97.01
30.5	11,840,759	5,842	0.0005	0.9995	96.98
31.5	11,602,809	4,920	0.0004	0.9996	96.93
32.5	10,619,628	436	0.0000	1.0000	96.89
33.5	10,612,611	4,463	0.0004	0.9996	96.89
34.5	7,547,838	5,400	0.0007	0.9993	96.85
35.5	7,515,577	82,277	0.0109	0.9891	96.78
36.5	7,760,132	39,517	0.0051	0.9949	95.73
37.5	4,512,134	25,215	0.0056	0.9944	95.24
38.5	4,156,748	3,191	0.0008	0.9992	94.71

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	4,196,950	2,320	0.0006	0.9994	94.63
40.5	4,142,819	407	0.0001	0.9999	94.57
41.5	3,219,275	22,465	0.0070	0.9930	94.56
42.5	3,193,404	7,545	0.0024	0.9976	93.90
43.5	3,165,531	6,976	0.0022	0.9978	93.67
44.5	3,344,147	85	0.0000	1.0000	93.46
45.5	3,001,618	50,053	0.0167	0.9833	93.46
46.5	2,835,285	3,489	0.0012	0.9988	91.90
47.5	2,829,042	1,324	0.0005	0.9995	91.79
48.5	2,886,695	1,886	0.0007	0.9993	91.74
49.5	2,564,594	216	0.0001	0.9999	91.68
50.5	1,811,604	48,851	0.0270	0.9730	91.67
51.5	1,746,139		0.0000	1.0000	89.19
52.5	875,643	1,973	0.0023	0.9977	89.19
53.5	862,881	90	0.0001	0.9999	88.98
54.5	861,704	2,171	0.0025	0.9975	88.97
55.5	855,742	1,431	0.0017	0.9983	88.75
56.5	854,119	11,691	0.0137	0.9863	88.60
57.5	842,380	22,321	0.0265	0.9735	87.39
58.5	777,658	340	0.0004	0.9996	85.07
59.5	777,292	4,881	0.0063	0.9937	85.04
60.5	772,259	1,692	0.0022	0.9978	84.50
61.5	769,823	211,253	0.2744	0.7256	84.31
62.5	565,941		0.0000	1.0000	61.18
63.5	569,848	66	0.0001	0.9999	61.18
64.5	568,066		0.0000	1.0000	61.17
65.5	567,909	1,965	0.0035	0.9965	61.17
66.5	243,820		0.0000	1.0000	60.96
67.5	240,737		0.0000	1.0000	60.96
68.5	238,534		0.0000	1.0000	60.96
69.5	199,551		0.0000	1.0000	60.96
70.5	199,034		0.0000	1.0000	60.96
71.5	198,400		0.0000	1.0000	60.96
72.5	228,376	1,339	0.0059	0.9941	60.96
73.5	226,036	541	0.0024	0.9976	60.60
74.5	246,826		0.0000	1.0000	60.45
75.5	215,094		0.0000	1.0000	60.45
76.5	193,100		0.0000	1.0000	60.45
77.5	196,027		0.0000	1.0000	60.45
78.5	121,243		0.0000	1.0000	60.45

MISSOURI AMERICAN WATER COMPANY

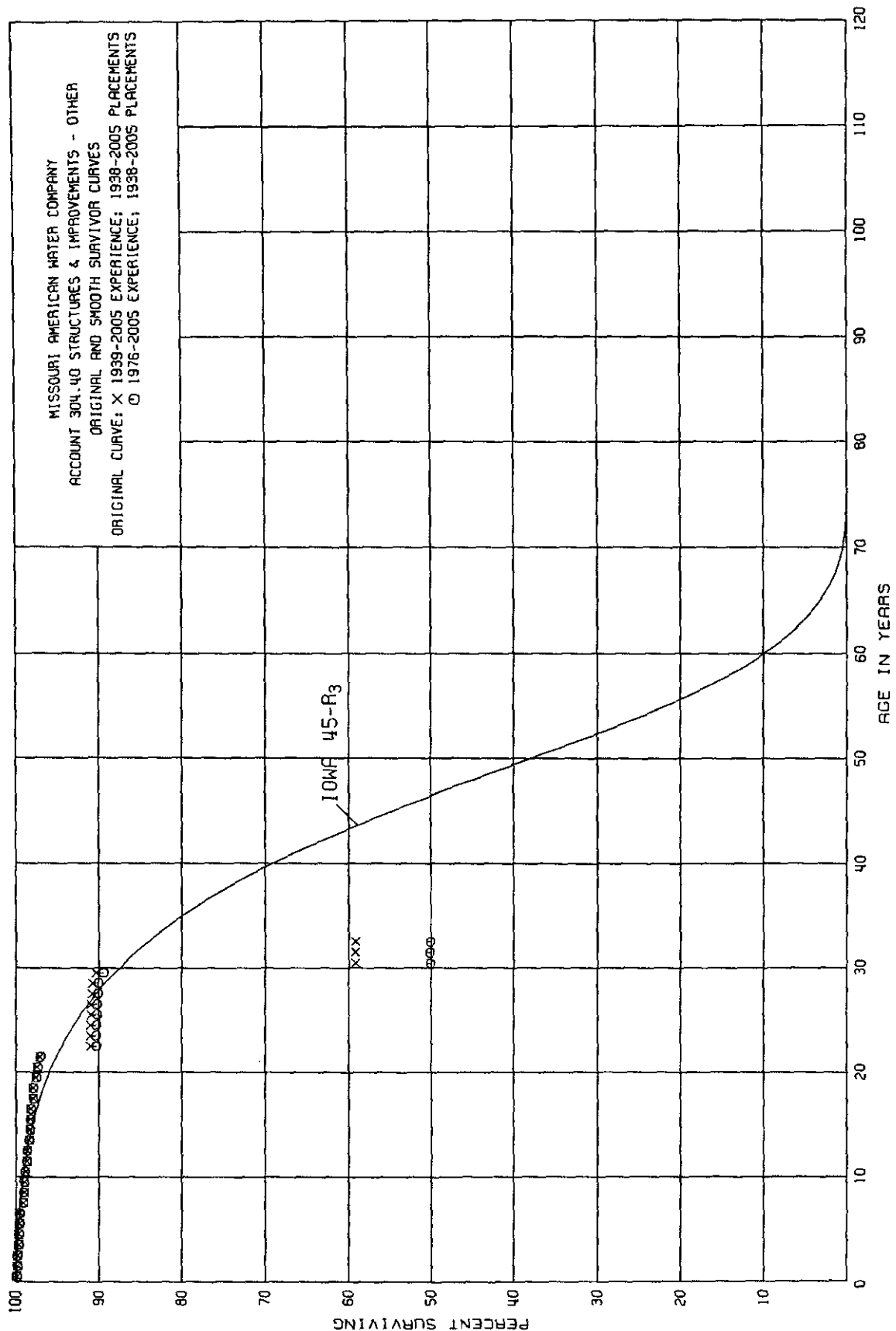
ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	102,247		0.0000	1.0000	60.45
80.5	74,606		0.0000	1.0000	60.45
81.5	74,606		0.0000	1.0000	60.45
82.5	45,225		0.0000	1.0000	60.45
83.5	45,225		0.0000	1.0000	60.45
84.5	45,225		0.0000	1.0000	60.45
85.5	45,225		0.0000	1.0000	60.45
86.5	45,225		0.0000	1.0000	60.45
87.5	45,225	184	0.0041	0.9959	60.45
88.5	41,260		0.0000	1.0000	60.20
89.5	41,175	342	0.0083	0.9917	60.20
90.5	40,833	395	0.0097	0.9903	59.70
91.5	40,438		0.0000	1.0000	59.12
92.5	33,068		0.0000	1.0000	59.12
93.5	33,068		0.0000	1.0000	59.12
94.5	33,068		0.0000	1.0000	59.12
95.5	33,068		0.0000	1.0000	59.12
96.5	33,068		0.0000	1.0000	59.12
97.5	33,068		0.0000	1.0000	59.12
98.5	33,068		0.0000	1.0000	59.12
99.5	33,068		0.0000	1.0000	59.12
100.5	33,068		0.0000	1.0000	59.12
101.5	33,068		0.0000	1.0000	59.12
102.5	1,856		0.0000	1.0000	59.12
103.5					59.12



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - OTHER

ORIGINAL LIFE TABLE

PLACEMENT BAND 1938-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	7,632,939		0.0000	1.0000	100.00
0.5	7,737,875	15,488	0.0020	0.9980	100.00
1.5	7,722,387	1,321	0.0002	0.9998	99.80
2.5	7,208,091	7,594	0.0011	0.9989	99.78
3.5	5,358,998	1,219	0.0002	0.9998	99.67
4.5	5,326,450	1,173	0.0002	0.9998	99.65
5.5	5,285,987	3,069	0.0006	0.9994	99.63
6.5	5,222,065	23,245	0.0045	0.9955	99.57
7.5	5,141,946	4,009	0.0008	0.9992	99.12
8.5	5,107,522	3,383	0.0007	0.9993	99.04
9.5	5,087,729	7,003	0.0014	0.9986	98.97
10.5	4,212,042	4,839	0.0011	0.9989	98.83
11.5	3,529,044	4,200	0.0012	0.9988	98.72
12.5	3,481,937	6,687	0.0019	0.9981	98.60
13.5	3,462,163	4,327	0.0012	0.9988	98.41
14.5	3,108,047	3,139	0.0010	0.9990	98.29
15.5	3,083,927	1,214	0.0004	0.9996	98.19
16.5	3,069,313	6,408	0.0021	0.9979	98.15
17.5	2,996,887	1,869	0.0006	0.9994	97.94
18.5	2,995,018	10,316	0.0034	0.9966	97.88
19.5	2,947,249	4,709	0.0016	0.9984	97.55
20.5	2,942,539	10,214	0.0035	0.9965	97.39
21.5	2,933,330	182,049	0.0621	0.9379	97.05
22.5	2,746,701	355	0.0001	0.9999	91.02
23.5	2,737,635	997	0.0004	0.9996	91.01
24.5	2,685,219	2,529	0.0009	0.9991	90.97
25.5	2,680,251	148	0.0001	0.9999	90.89
26.5	2,645,876	1,751	0.0007	0.9993	90.88
27.5	486,414	475	0.0010	0.9990	90.82
28.5	485,939	2,543	0.0052	0.9948	90.73
29.5	483,396	166,439	0.3443	0.6557	90.26
30.5	316,957		0.0000	1.0000	59.18
31.5	312,446		0.0000	1.0000	59.18
32.5	171,272		0.0000	1.0000	59.18
33.5	111,272		0.0000	1.0000	59.18
34.5	111,272		0.0000	1.0000	59.18
35.5	104,787		0.0000	1.0000	59.18
36.5	104,787		0.0000	1.0000	59.18
37.5	104,787	70	0.0007	0.9993	59.18
38.5	104,717		0.0000	1.0000	59.14

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - OTHER

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1938-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	104,717	13,306	0.1271	0.8729	59.14
40.5	91,411		0.0000	1.0000	51.62
41.5	91,411		0.0000	1.0000	51.62
42.5	91,411		0.0000	1.0000	51.62
43.5	91,411		0.0000	1.0000	51.62
44.5	91,411		0.0000	1.0000	51.62
45.5	91,411		0.0000	1.0000	51.62
46.5	91,411		0.0000	1.0000	51.62
47.5	91,411		0.0000	1.0000	51.62
48.5	91,411		0.0000	1.0000	51.62
49.5	91,411		0.0000	1.0000	51.62
50.5	91,411		0.0000	1.0000	51.62
51.5	91,411		0.0000	1.0000	51.62
52.5	91,411		0.0000	1.0000	51.62
53.5	91,411		0.0000	1.0000	51.62
54.5	91,411		0.0000	1.0000	51.62
55.5	91,411		0.0000	1.0000	51.62
56.5	91,411		0.0000	1.0000	51.62
57.5	91,411		0.0000	1.0000	51.62
58.5	91,411		0.0000	1.0000	51.62
59.5	91,411		0.0000	1.0000	51.62
60.5	91,411		0.0000	1.0000	51.62
61.5	91,411		0.0000	1.0000	51.62
62.5	91,411		0.0000	1.0000	51.62
63.5	91,411		0.0000	1.0000	51.62
64.5	91,411		0.0000	1.0000	51.62
65.5	91,411		0.0000	1.0000	51.62
66.5	91,411		0.0000	1.0000	51.62
67.5					51.62

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - OTHER

ORIGINAL LIFE TABLE

PLACEMENT BAND 1938-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	7,019,552		0.0000	1.0000	100.00
0.5	7,020,186	15,000	0.0021	0.9979	100.00
1.5	7,010,866	1,321	0.0002	0.9998	99.79
2.5	6,638,918	7,594	0.0011	0.9989	99.77
3.5	4,851,796	819	0.0002	0.9998	99.66
4.5	4,823,074	1,173	0.0002	0.9998	99.64
5.5	4,792,646	1,971	0.0004	0.9996	99.62
6.5	4,733,175	21,087	0.0045	0.9955	99.58
7.5	4,656,203	3,549	0.0008	0.9992	99.13
8.5	4,622,977	2,554	0.0006	0.9994	99.05
9.5	4,604,013	6,446	0.0014	0.9986	98.99
10.5	3,728,883	4,732	0.0013	0.9987	98.85
11.5	3,048,727	4,023	0.0013	0.9987	98.72
12.5	3,002,686	5,757	0.0019	0.9981	98.59
13.5	2,984,102	3,727	0.0012	0.9988	98.40
14.5	2,635,399	1,989	0.0008	0.9992	98.28
15.5	2,613,297	260	0.0001	0.9999	98.20
16.5	2,607,959	6,408	0.0025	0.9975	98.19
17.5	2,538,088	1,614	0.0006	0.9994	97.94
18.5	2,538,639	10,316	0.0041	0.9959	97.88
19.5	2,668,497	4,684	0.0018	0.9982	97.48
20.5	2,664,167	8,982	0.0034	0.9966	97.30
21.5	2,657,187	182,049	0.0685	0.9315	96.97
22.5	2,470,557	355	0.0001	0.9999	90.33
23.5	2,461,640	997	0.0004	0.9996	90.32
24.5	2,410,578	2,529	0.0010	0.9990	90.28
25.5	2,405,985	148	0.0001	0.9999	90.19
26.5	2,374,154	1,354	0.0006	0.9994	90.18
27.5	381,628	475	0.0012	0.9988	90.13
28.5	381,152	2,543	0.0067	0.9933	90.02
29.5	378,609	166,439	0.4396	0.5604	89.42
30.5	212,170		0.0000	1.0000	50.11
31.5	207,660		0.0000	1.0000	50.11
32.5	66,486		0.0000	1.0000	50.11
33.5	6,486		0.0000	1.0000	50.11
34.5	6,486		0.0000	1.0000	50.11
35.5	70		0.0000	1.0000	50.11
36.5	70		0.0000	1.0000	50.11
37.5	104,787	70	0.0007	0.9993	50.11
38.5	104,717		0.0000	1.0000	50.07

MISSOURI AMERICAN WATER COMPANY

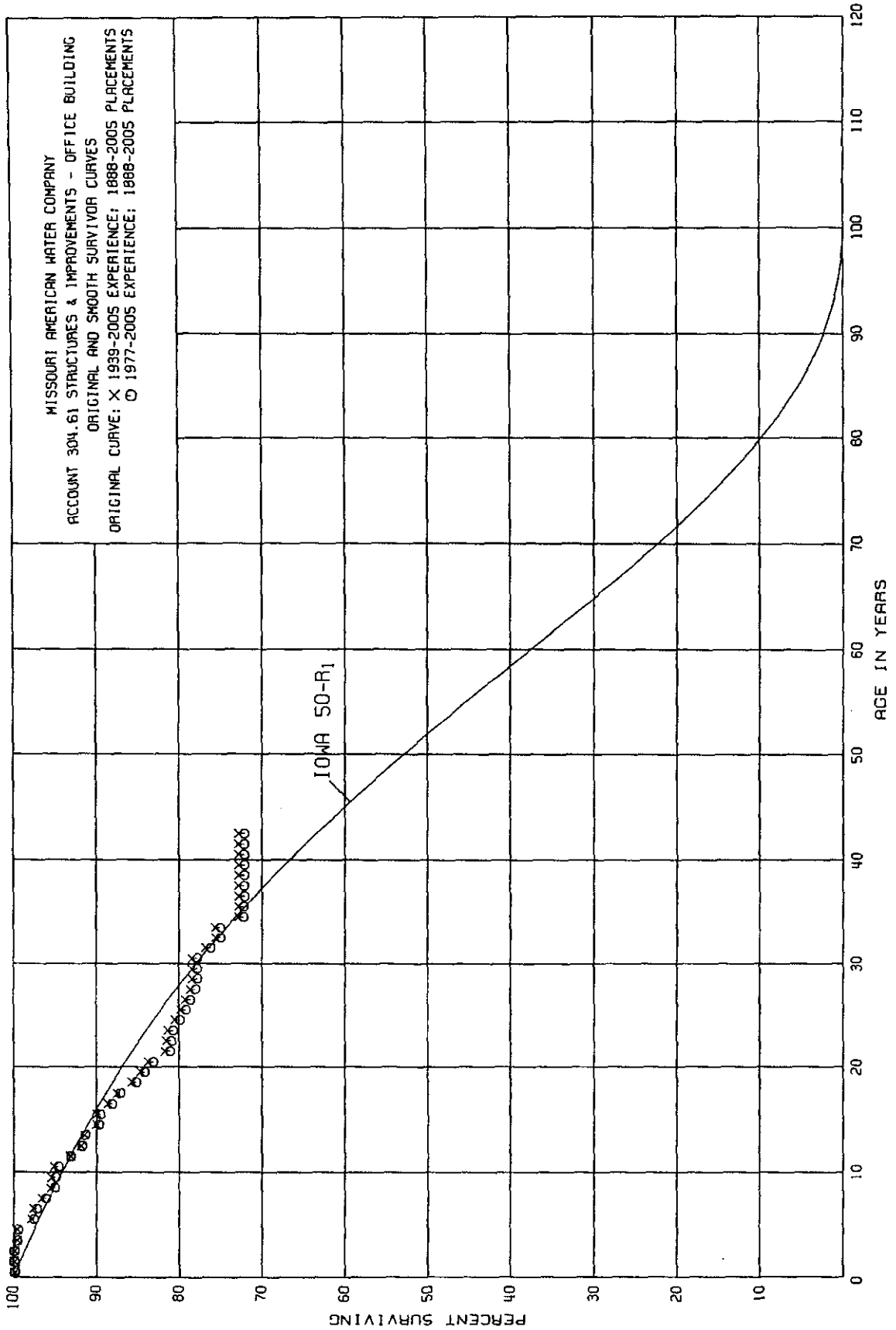
ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - OTHER

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1938-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	104,717	13,306	0.1271	0.8729	50.07
40.5	91,411		0.0000	1.0000	43.71
41.5	91,411		0.0000	1.0000	43.71
42.5	91,411		0.0000	1.0000	43.71
43.5	91,411		0.0000	1.0000	43.71
44.5	91,411		0.0000	1.0000	43.71
45.5	91,411		0.0000	1.0000	43.71
46.5	91,411		0.0000	1.0000	43.71
47.5	91,411		0.0000	1.0000	43.71
48.5	91,411		0.0000	1.0000	43.71
49.5	91,411		0.0000	1.0000	43.71
50.5	91,411		0.0000	1.0000	43.71
51.5	91,411		0.0000	1.0000	43.71
52.5	91,411		0.0000	1.0000	43.71
53.5	91,411		0.0000	1.0000	43.71
54.5	91,411		0.0000	1.0000	43.71
55.5	91,411		0.0000	1.0000	43.71
56.5	91,411		0.0000	1.0000	43.71
57.5	91,411		0.0000	1.0000	43.71
58.5	91,411		0.0000	1.0000	43.71
59.5	91,411		0.0000	1.0000	43.71
60.5	91,411		0.0000	1.0000	43.71
61.5	91,411		0.0000	1.0000	43.71
62.5	91,411		0.0000	1.0000	43.71
63.5	91,411		0.0000	1.0000	43.71
64.5	91,411		0.0000	1.0000	43.71
65.5	91,411		0.0000	1.0000	43.71
66.5	91,411		0.0000	1.0000	43.71
67.5					43.71



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	2,232,794		0.0000	1.0000	100.00
0.5	2,226,998		0.0000	1.0000	100.00
1.5	2,222,127	497	0.0002	0.9998	100.00
2.5	2,184,887	7,808	0.0036	0.9964	99.98
3.5	1,987,210	955	0.0005	0.9995	99.62
4.5	1,943,151	34,022	0.0175	0.9825	99.57
5.5	1,896,260	5,105	0.0027	0.9973	97.83
6.5	1,884,260	19,684	0.0104	0.9896	97.57
7.5	1,823,093	20,916	0.0115	0.9885	96.56
8.5	1,765,440	1,662	0.0009	0.9991	95.45
9.5	1,704,075	4,444	0.0026	0.9974	95.36
10.5	1,670,088	35,366	0.0212	0.9788	95.11
11.5	1,550,550	22,369	0.0144	0.9856	93.09
12.5	1,492,210	5,732	0.0038	0.9962	91.75
13.5	590,388	8,886	0.0151	0.9849	91.40
14.5	572,112	882	0.0015	0.9985	90.02
15.5	408,038	5,816	0.0143	0.9857	89.88
16.5	402,231	4,767	0.0119	0.9881	88.59
17.5	384,612	7,952	0.0207	0.9793	87.54
18.5	376,660	4,939	0.0131	0.9869	85.73
19.5	308,007	3,335	0.0108	0.9892	84.61
20.5	297,800	7,183	0.0241	0.9759	83.70
21.5	288,056	727	0.0025	0.9975	81.68
22.5	284,344	750	0.0026	0.9974	81.48
23.5	248,781	2,516	0.0101	0.9899	81.27
24.5	245,341	1,994	0.0081	0.9919	80.45
25.5	242,826	2,002	0.0082	0.9918	79.80
26.5	232,476	1,660	0.0071	0.9929	79.15
27.5	230,815	443	0.0019	0.9981	78.59
28.5	230,372		0.0000	1.0000	78.44
29.5	231,270		0.0000	1.0000	78.44
30.5	230,616	4,733	0.0205	0.9795	78.44
31.5	231,084	3,594	0.0156	0.9844	76.83
32.5	225,038		0.0000	1.0000	75.63
33.5	225,038	8,378	0.0372	0.9628	75.63
34.5	130,898		0.0000	1.0000	72.82
35.5	130,898	61	0.0005	0.9995	72.82
36.5	130,540		0.0000	1.0000	72.78
37.5	130,540		0.0000	1.0000	72.78
38.5	130,540		0.0000	1.0000	72.78

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	130,428		0.0000	1.0000	72.78
40.5	118,150		0.0000	1.0000	72.78
41.5	118,221		0.0000	1.0000	72.78
42.5	65,277		0.0000	1.0000	72.78
43.5	31,252		0.0000	1.0000	72.78
44.5	31,252		0.0000	1.0000	72.78
45.5	6,402		0.0000	1.0000	72.78
46.5	6,402		0.0000	1.0000	72.78
47.5	6,106		0.0000	1.0000	72.78
48.5	6,057		0.0000	1.0000	72.78
49.5	4,111		0.0000	1.0000	72.78
50.5	4,492		0.0000	1.0000	72.78
51.5	4,492		0.0000	1.0000	72.78
52.5	4,492		0.0000	1.0000	72.78
53.5	4,492		0.0000	1.0000	72.78
54.5	4,465		0.0000	1.0000	72.78
55.5	4,465		0.0000	1.0000	72.78
56.5	4,465		0.0000	1.0000	72.78
57.5	4,465		0.0000	1.0000	72.78
58.5	4,465		0.0000	1.0000	72.78
59.5	4,465		0.0000	1.0000	72.78
60.5	4,465		0.0000	1.0000	72.78
61.5	4,465	95	0.0213	0.9787	72.78
62.5	4,370		0.0000	1.0000	71.23
63.5	3,963		0.0000	1.0000	71.23
64.5	3,963		0.0000	1.0000	71.23
65.5	3,963		0.0000	1.0000	71.23
66.5	3,963		0.0000	1.0000	71.23
67.5	3,963		0.0000	1.0000	71.23
68.5	3,963		0.0000	1.0000	71.23
69.5	3,963		0.0000	1.0000	71.23
70.5	3,879		0.0000	1.0000	71.23
71.5	3,879		0.0000	1.0000	71.23
72.5	3,879		0.0000	1.0000	71.23
73.5	3,879		0.0000	1.0000	71.23
74.5	3,879		0.0000	1.0000	71.23
75.5	3,879		0.0000	1.0000	71.23
76.5	3,879		0.0000	1.0000	71.23
77.5	3,173		0.0000	1.0000	71.23
78.5	2,306		0.0000	1.0000	71.23

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	2,306		0.0000	1.0000	71.23
80.5	2,306		0.0000	1.0000	71.23
81.5	2,306		0.0000	1.0000	71.23
82.5	2,084		0.0000	1.0000	71.23
83.5	2,074		0.0000	1.0000	71.23
84.5	2,074		0.0000	1.0000	71.23
85.5	2,074		0.0000	1.0000	71.23
86.5	2,074		0.0000	1.0000	71.23
87.5	2,074		0.0000	1.0000	71.23
88.5	2,074		0.0000	1.0000	71.23
89.5	2,074		0.0000	1.0000	71.23
90.5	2,074		0.0000	1.0000	71.23
91.5	2,074		0.0000	1.0000	71.23
92.5	2,074		0.0000	1.0000	71.23
93.5	2,074		0.0000	1.0000	71.23
94.5	2,074		0.0000	1.0000	71.23
95.5	2,074		0.0000	1.0000	71.23
96.5	1,176		0.0000	1.0000	71.23
97.5	1,176		0.0000	1.0000	71.23
98.5	1,176		0.0000	1.0000	71.23
99.5	1,176		0.0000	1.0000	71.23
100.5	1,176		0.0000	1.0000	71.23
101.5	1,176		0.0000	1.0000	71.23
102.5	1,176		0.0000	1.0000	71.23
103.5	1,176		0.0000	1.0000	71.23
104.5	1,176		0.0000	1.0000	71.23
105.5	1,176		0.0000	1.0000	71.23
106.5	1,176		0.0000	1.0000	71.23
107.5	1,176		0.0000	1.0000	71.23
108.5	945		0.0000	1.0000	71.23
109.5	945		0.0000	1.0000	71.23
110.5	945		0.0000	1.0000	71.23
111.5	945		0.0000	1.0000	71.23
112.5	945		0.0000	1.0000	71.23
113.5	945		0.0000	1.0000	71.23
114.5	945		0.0000	1.0000	71.23
115.5	945		0.0000	1.0000	71.23
116.5	945		0.0000	1.0000	71.23
117.5					71.23

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1977-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	1,959,144		0.0000	1.0000	100.00
0.5	1,954,837		0.0000	1.0000	100.00
1.5	1,951,300	497	0.0003	0.9997	100.00
2.5	1,918,881	7,808	0.0041	0.9959	99.97
3.5	1,724,602	955	0.0006	0.9994	99.56
4.5	1,682,309	33,932	0.0202	0.9798	99.50
5.5	1,724,400	5,105	0.0030	0.9970	97.49
6.5	1,712,482	19,684	0.0115	0.9885	97.20
7.5	1,651,702	19,134	0.0116	0.9884	96.08
8.5	1,596,127	1,577	0.0010	0.9990	94.97
9.5	1,542,029	4,115	0.0027	0.9973	94.88
10.5	1,507,682	23,874	0.0158	0.9842	94.62
11.5	1,411,109	22,369	0.0159	0.9841	93.13
12.5	1,354,997	5,732	0.0042	0.9958	91.65
13.5	509,302	8,886	0.0174	0.9826	91.27
14.5	534,281	882	0.0017	0.9983	89.68
15.5	369,984	5,816	0.0157	0.9843	89.53
16.5	393,308	4,767	0.0121	0.9879	88.12
17.5	375,689	7,952	0.0212	0.9788	87.05
18.5	368,033	4,939	0.0134	0.9866	85.20
19.5	303,492	3,335	0.0110	0.9890	84.06
20.5	294,818	7,183	0.0244	0.9756	83.14
21.5	285,638	727	0.0025	0.9975	81.11
22.5	281,926	750	0.0027	0.9973	80.91
23.5	246,363	2,516	0.0102	0.9898	80.69
24.5	242,923	1,994	0.0082	0.9918	79.87
25.5	240,435	2,002	0.0083	0.9917	79.22
26.5	230,085	1,660	0.0072	0.9928	78.56
27.5	228,424	443	0.0019	0.9981	77.99
28.5	227,981		0.0000	1.0000	77.84
29.5	227,981		0.0000	1.0000	77.84
30.5	227,327	4,733	0.0208	0.9792	77.84
31.5	227,795	3,594	0.0158	0.9842	76.22
32.5	221,749		0.0000	1.0000	75.02
33.5	221,749	8,378	0.0378	0.9622	75.02
34.5	128,016		0.0000	1.0000	72.18
35.5	128,016	61	0.0005	0.9995	72.18
36.5	127,658		0.0000	1.0000	72.14
37.5	127,658		0.0000	1.0000	72.14
38.5	127,658		0.0000	1.0000	72.14

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1977-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	127,546		0.0000	1.0000	72.14
40.5	115,268		0.0000	1.0000	72.14
41.5	115,192		0.0000	1.0000	72.14
42.5	62,248		0.0000	1.0000	72.14
43.5	28,223		0.0000	1.0000	72.14
44.5	28,223		0.0000	1.0000	72.14
45.5	3,373		0.0000	1.0000	72.14
46.5	3,373		0.0000	1.0000	72.14
47.5	3,077		0.0000	1.0000	72.14
48.5	3,829		0.0000	1.0000	72.14
49.5	2,750		0.0000	1.0000	72.14
50.5	2,186		0.0000	1.0000	72.14
51.5	2,186		0.0000	1.0000	72.14
52.5	2,186		0.0000	1.0000	72.14
53.5	2,408		0.0000	1.0000	72.14
54.5	2,391		0.0000	1.0000	72.14
55.5	2,391		0.0000	1.0000	72.14
56.5	2,391		0.0000	1.0000	72.14
57.5	2,391		0.0000	1.0000	72.14
58.5	2,391		0.0000	1.0000	72.14
59.5	2,391		0.0000	1.0000	72.14
60.5	2,391		0.0000	1.0000	72.14
61.5	2,391	95	0.0397	0.9603	72.14
62.5	2,296		0.0000	1.0000	69.28
63.5	1,889		0.0000	1.0000	69.28
64.5	1,889		0.0000	1.0000	69.28
65.5	1,889		0.0000	1.0000	69.28
66.5	1,889		0.0000	1.0000	69.28
67.5	2,787		0.0000	1.0000	69.28
68.5	2,787		0.0000	1.0000	69.28
69.5	2,787		0.0000	1.0000	69.28
70.5	2,703		0.0000	1.0000	69.28
71.5	2,703		0.0000	1.0000	69.28
72.5	2,703		0.0000	1.0000	69.28
73.5	2,703		0.0000	1.0000	69.28
74.5	2,703		0.0000	1.0000	69.28
75.5	2,703		0.0000	1.0000	69.28
76.5	2,703		0.0000	1.0000	69.28
77.5	1,997		0.0000	1.0000	69.28
78.5	1,130		0.0000	1.0000	69.28

MISSOURI AMERICAN WATER COMPANY

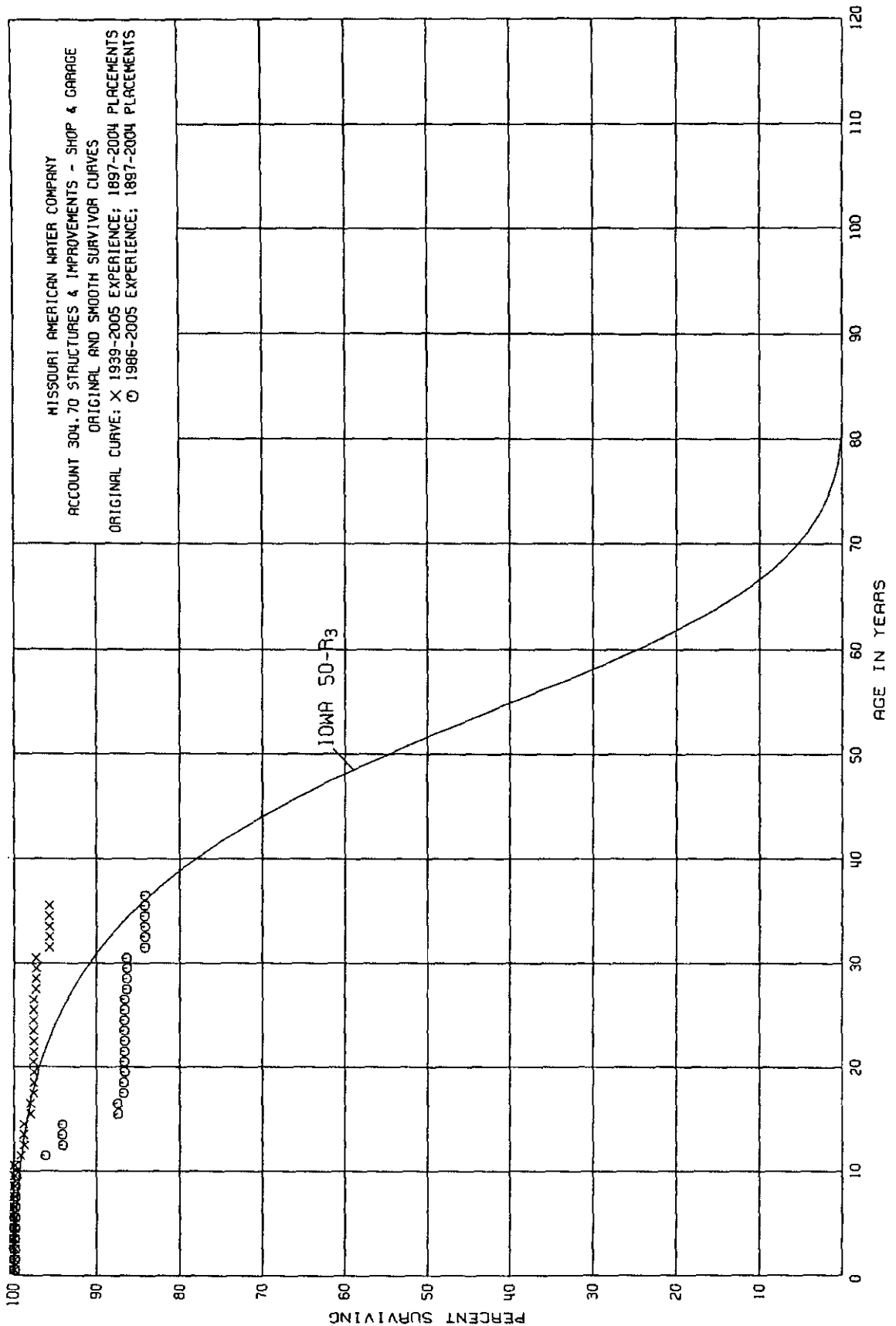
ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1977-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	1,361		0.0000	1.0000	69.28
80.5	1,361		0.0000	1.0000	69.28
81.5	1,361		0.0000	1.0000	69.28
82.5	1,139		0.0000	1.0000	69.28
83.5	1,129		0.0000	1.0000	69.28
84.5	1,129		0.0000	1.0000	69.28
85.5	1,129		0.0000	1.0000	69.28
86.5	1,129		0.0000	1.0000	69.28
87.5	1,129		0.0000	1.0000	69.28
88.5	2,074		0.0000	1.0000	69.28
89.5	2,074		0.0000	1.0000	69.28
90.5	2,074		0.0000	1.0000	69.28
91.5	2,074		0.0000	1.0000	69.28
92.5	2,074		0.0000	1.0000	69.28
93.5	2,074		0.0000	1.0000	69.28
94.5	2,074		0.0000	1.0000	69.28
95.5	2,074		0.0000	1.0000	69.28
96.5	1,176		0.0000	1.0000	69.28
97.5	1,176		0.0000	1.0000	69.28
98.5	1,176		0.0000	1.0000	69.28
99.5	1,176		0.0000	1.0000	69.28
100.5	1,176		0.0000	1.0000	69.28
101.5	1,176		0.0000	1.0000	69.28
102.5	1,176		0.0000	1.0000	69.28
103.5	1,176		0.0000	1.0000	69.28
104.5	1,176		0.0000	1.0000	69.28
105.5	1,176		0.0000	1.0000	69.28
106.5	1,176		0.0000	1.0000	69.28
107.5	1,176		0.0000	1.0000	69.28
108.5	945		0.0000	1.0000	69.28
109.5	945		0.0000	1.0000	69.28
110.5	945		0.0000	1.0000	69.28
111.5	945		0.0000	1.0000	69.28
112.5	945		0.0000	1.0000	69.28
113.5	945		0.0000	1.0000	69.28
114.5	945		0.0000	1.0000	69.28
115.5	945		0.0000	1.0000	69.28
116.5	945		0.0000	1.0000	69.28
117.5					69.28



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	359,064		0.0000	1.0000	100.00
0.5	359,064		0.0000	1.0000	100.00
1.5	320,247		0.0000	1.0000	100.00
2.5	293,927		0.0000	1.0000	100.00
3.5	256,404		0.0000	1.0000	100.00
4.5	256,404		0.0000	1.0000	100.00
5.5	228,749	164	0.0007	0.9993	100.00
6.5	228,584		0.0000	1.0000	99.93
7.5	221,576		0.0000	1.0000	99.93
8.5	218,856	112	0.0005	0.9995	99.93
9.5	166,409		0.0000	1.0000	99.88
10.5	166,409	1,188	0.0071	0.9929	99.88
11.5	159,170	564	0.0035	0.9965	99.17
12.5	159,521		0.0000	1.0000	98.82
13.5	162,292		0.0000	1.0000	98.82
14.5	159,030	1,290	0.0081	0.9919	98.82
15.5	157,740		0.0000	1.0000	98.02
16.5	157,740	693	0.0044	0.9956	98.02
17.5	156,924		0.0000	1.0000	97.59
18.5	156,675	34	0.0002	0.9998	97.59
19.5	152,989		0.0000	1.0000	97.57
20.5	152,644		0.0000	1.0000	97.57
21.5	146,867		0.0000	1.0000	97.57
22.5	145,831		0.0000	1.0000	97.57
23.5	145,831		0.0000	1.0000	97.57
24.5	145,710		0.0000	1.0000	97.57
25.5	145,710		0.0000	1.0000	97.57
26.5	145,710	456	0.0031	0.9969	97.57
27.5	145,254		0.0000	1.0000	97.27
28.5	145,254		0.0000	1.0000	97.27
29.5	145,254		0.0000	1.0000	97.27
30.5	145,254	2,396	0.0165	0.9835	97.27
31.5	142,857		0.0000	1.0000	95.67
32.5	138,680		0.0000	1.0000	95.67
33.5	137,357		0.0000	1.0000	95.67
34.5	137,357		0.0000	1.0000	95.67
35.5	137,357		0.0000	1.0000	95.67
36.5	71,772		0.0000	1.0000	95.67
37.5	71,772		0.0000	1.0000	95.67
38.5	68,226		0.0000	1.0000	95.67

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	68,226		0.0000	1.0000	95.67
40.5	68,226		0.0000	1.0000	95.67
41.5	66,743		0.0000	1.0000	95.67
42.5	54,079		0.0000	1.0000	95.67
43.5	50,131		0.0000	1.0000	95.67
44.5	50,131	979	0.0195	0.9805	95.67
45.5	49,152		0.0000	1.0000	93.80
46.5	47,690		0.0000	1.0000	93.80
47.5	47,690		0.0000	1.0000	93.80
48.5	47,690		0.0000	1.0000	93.80
49.5	46,121		0.0000	1.0000	93.80
50.5	46,121		0.0000	1.0000	93.80
51.5	44,680	284	0.0064	0.9936	93.80
52.5	44,396		0.0000	1.0000	93.20
53.5	44,396		0.0000	1.0000	93.20
54.5	44,396		0.0000	1.0000	93.20
55.5	44,027		0.0000	1.0000	93.20
56.5	42,576	609	0.0143	0.9857	93.20
57.5	41,967		0.0000	1.0000	91.87
58.5	41,967		0.0000	1.0000	91.87
59.5	41,967		0.0000	1.0000	91.87
60.5	41,945	323	0.0077	0.9923	91.87
61.5	41,622		0.0000	1.0000	91.16
62.5	41,622		0.0000	1.0000	91.16
63.5	41,622		0.0000	1.0000	91.16
64.5	41,602		0.0000	1.0000	91.16
65.5	41,400		0.0000	1.0000	91.16
66.5	17,909		0.0000	1.0000	91.16
67.5	17,909		0.0000	1.0000	91.16
68.5	17,909		0.0000	1.0000	91.16
69.5	17,909		0.0000	1.0000	91.16
70.5	17,909		0.0000	1.0000	91.16
71.5	17,909		0.0000	1.0000	91.16
72.5	17,909		0.0000	1.0000	91.16
73.5	17,909		0.0000	1.0000	91.16
74.5	17,909		0.0000	1.0000	91.16
75.5	17,909		0.0000	1.0000	91.16
76.5	17,909		0.0000	1.0000	91.16
77.5	17,909		0.0000	1.0000	91.16
78.5	17,909		0.0000	1.0000	91.16

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	16,650		0.0000	1.0000	91.16
80.5	4,695		0.0000	1.0000	91.16
81.5	4,695		0.0000	1.0000	91.16
82.5	4,695		0.0000	1.0000	91.16
83.5	4,695		0.0000	1.0000	91.16
84.5	4,695		0.0000	1.0000	91.16
85.5	4,695		0.0000	1.0000	91.16
86.5	4,695		0.0000	1.0000	91.16
87.5	4,695		0.0000	1.0000	91.16
88.5	4,695		0.0000	1.0000	91.16
89.5	4,695		0.0000	1.0000	91.16
90.5	4,695		0.0000	1.0000	91.16
91.5	4,695		0.0000	1.0000	91.16
92.5	4,695		0.0000	1.0000	91.16
93.5	4,695		0.0000	1.0000	91.16
94.5	4,695		0.0000	1.0000	91.16
95.5	4,695		0.0000	1.0000	91.16
96.5	4,695		0.0000	1.0000	91.16
97.5	4,695		0.0000	1.0000	91.16
98.5	4,695		0.0000	1.0000	91.16
99.5	4,695		0.0000	1.0000	91.16
100.5	4,695		0.0000	1.0000	91.16
101.5	4,695		0.0000	1.0000	91.16
102.5	4,695		0.0000	1.0000	91.16
103.5	4,695		0.0000	1.0000	91.16
104.5	4,695		0.0000	1.0000	91.16
105.5	4,695		0.0000	1.0000	91.16
106.5	4,695		0.0000	1.0000	91.16
107.5	4,695		0.0000	1.0000	91.16
108.5					91.16

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1986-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	216,920		0.0000	1.0000	100.00
0.5	217,264		0.0000	1.0000	100.00
1.5	184,224		0.0000	1.0000	100.00
2.5	158,940		0.0000	1.0000	100.00
3.5	121,417		0.0000	1.0000	100.00
4.5	122,102		0.0000	1.0000	100.00
5.5	95,737	164	0.0017	0.9983	100.00
6.5	95,572		0.0000	1.0000	99.83
7.5	88,564		0.0000	1.0000	99.83
8.5	85,957	112	0.0013	0.9987	99.83
9.5	33,509		0.0000	1.0000	99.70
10.5	33,509	1,188	0.0355	0.9645	99.70
11.5	26,271	564	0.0215	0.9785	96.16
12.5	29,540		0.0000	1.0000	94.09
13.5	21,356		0.0000	1.0000	94.09
14.5	18,094	1,290	0.0713	0.9287	94.09
15.5	17,260		0.0000	1.0000	87.38
16.5	85,968	693	0.0081	0.9919	87.38
17.5	85,152		0.0000	1.0000	86.67
18.5	88,449	34	0.0004	0.9996	86.67
19.5	84,763		0.0000	1.0000	86.64
20.5	84,418		0.0000	1.0000	86.64
21.5	84,819		0.0000	1.0000	86.64
22.5	96,448		0.0000	1.0000	86.64
23.5	100,395		0.0000	1.0000	86.64
24.5	100,274		0.0000	1.0000	86.64
25.5	100,274		0.0000	1.0000	86.64
26.5	101,737	456	0.0045	0.9955	86.64
27.5	101,280		0.0000	1.0000	86.25
28.5	101,280		0.0000	1.0000	86.25
29.5	102,849		0.0000	1.0000	86.25
30.5	102,849	2,396	0.0233	0.9767	86.25
31.5	101,894		0.0000	1.0000	84.24
32.5	97,717		0.0000	1.0000	84.24
33.5	96,394		0.0000	1.0000	84.24
34.5	96,394		0.0000	1.0000	84.24
35.5	96,763		0.0000	1.0000	84.24
36.5	32,730		0.0000	1.0000	84.24
37.5	32,730		0.0000	1.0000	84.24
38.5	29,184		0.0000	1.0000	84.24

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1986-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	29,184		0.0000	1.0000	84.24
40.5	29,206		0.0000	1.0000	84.24
41.5	23,637		0.0000	1.0000	84.24
42.5	10,973		0.0000	1.0000	84.24
43.5	7,025		0.0000	1.0000	84.24
44.5	8,023	979	0.1220	0.8780	84.24
45.5	7,246		0.0000	1.0000	73.96
46.5	29,458		0.0000	1.0000	73.96
47.5	29,458		0.0000	1.0000	73.96
48.5	29,458		0.0000	1.0000	73.96
49.5	27,889		0.0000	1.0000	73.96
50.5	27,889		0.0000	1.0000	73.96
51.5	26,448	284	0.0107	0.9893	73.96
52.5	26,164		0.0000	1.0000	73.17
53.5	26,164		0.0000	1.0000	73.17
54.5	26,164		0.0000	1.0000	73.17
55.5	25,795		0.0000	1.0000	73.17
56.5	24,344	609	0.0250	0.9750	73.17
57.5	23,735		0.0000	1.0000	71.34
58.5	23,735		0.0000	1.0000	71.34
59.5	24,993		0.0000	1.0000	71.34
60.5	37,250	323	0.0087	0.9913	71.34
61.5	36,927		0.0000	1.0000	70.72
62.5	36,927		0.0000	1.0000	70.72
63.5	36,927		0.0000	1.0000	70.72
64.5	36,907		0.0000	1.0000	70.72
65.5	36,705		0.0000	1.0000	70.72
66.5	13,214		0.0000	1.0000	70.72
67.5	13,214		0.0000	1.0000	70.72
68.5	13,214		0.0000	1.0000	70.72
69.5	13,214		0.0000	1.0000	70.72
70.5	13,214		0.0000	1.0000	70.72
71.5	13,214		0.0000	1.0000	70.72
72.5	13,214		0.0000	1.0000	70.72
73.5	13,214		0.0000	1.0000	70.72
74.5	13,214		0.0000	1.0000	70.72
75.5	13,214		0.0000	1.0000	70.72
76.5	13,214		0.0000	1.0000	70.72
77.5	13,214		0.0000	1.0000	70.72
78.5	13,214		0.0000	1.0000	70.72

MISSOURI AMERICAN WATER COMPANY

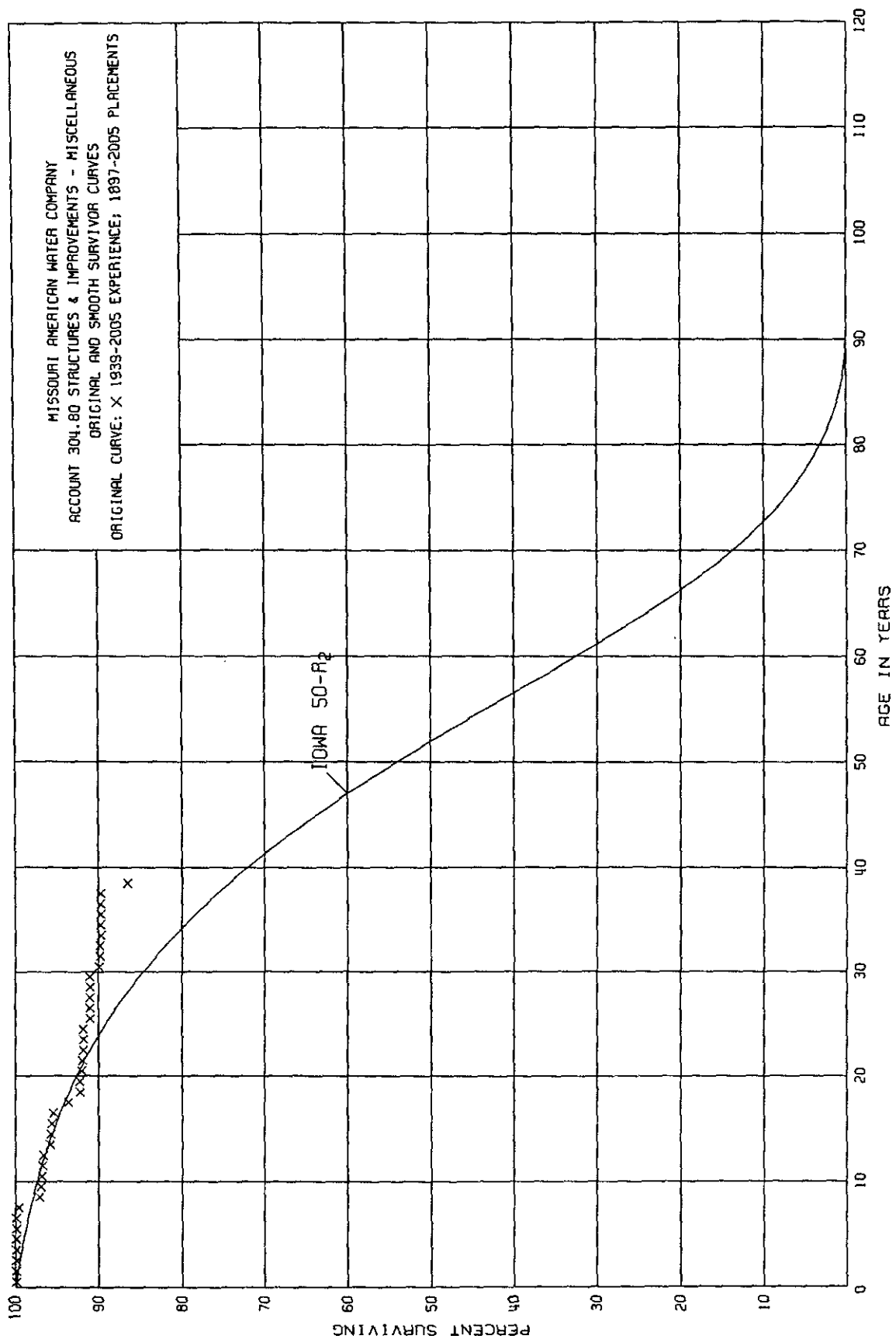
ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1986-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	11,955		0.0000	1.0000	70.72
80.5					70.72
81.5					
82.5					
83.5					
84.5					
85.5					
86.5					
87.5					
88.5	4,695		0.0000		
89.5	4,695		0.0000		
90.5	4,695		0.0000		
91.5	4,695		0.0000		
92.5	4,695		0.0000		
93.5	4,695		0.0000		
94.5	4,695		0.0000		
95.5	4,695		0.0000		
96.5	4,695		0.0000		
97.5	4,695		0.0000		
98.5	4,695		0.0000		
99.5	4,695		0.0000		
100.5	4,695		0.0000		
101.5	4,695		0.0000		
102.5	4,695		0.0000		
103.5	4,695		0.0000		
104.5	4,695		0.0000		
105.5	4,695		0.0000		
106.5	4,695		0.0000		
107.5	4,695		0.0000		
108.5					



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.80 STRUCTURES & IMPROVEMENTS - MISCELLANEOUS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1897-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	5,182,213		0.0000	1.0000	100.00
0.5	5,140,118	690	0.0001	0.9999	100.00
1.5	5,100,047	1,647	0.0003	0.9997	99.99
2.5	5,061,848	510	0.0001	0.9999	99.96
3.5	4,994,611	10	0.0000	1.0000	99.95
4.5	4,632,994	1,176	0.0003	0.9997	99.95
5.5	2,669,768	1,424	0.0005	0.9995	99.92
6.5	2,444,434	5,650	0.0023	0.9977	99.87
7.5	2,434,232	62,402	0.0256	0.9744	99.64
8.5	2,348,408	4,353	0.0019	0.9981	97.09
9.5	2,322,382	2,005	0.0009	0.9991	96.91
10.5	2,268,573	3,793	0.0017	0.9983	96.82
11.5	1,109,362	211	0.0002	0.9998	96.66
12.5	1,098,428	9,957	0.0091	0.9909	96.64
13.5	1,098,447	979	0.0009	0.9991	95.76
14.5	1,048,120	1,242	0.0012	0.9988	95.67
15.5	1,045,230	2,303	0.0022	0.9978	95.56
16.5	1,021,620	18,500	0.0181	0.9819	95.35
17.5	1,001,967	14,854	0.0148	0.9852	93.62
18.5	984,353	320	0.0003	0.9997	92.23
19.5	636,240	1,702	0.0027	0.9973	92.20
20.5	664,100	261	0.0004	0.9996	91.95
21.5	661,838	634	0.0010	0.9990	91.91
22.5	659,384		0.0000	1.0000	91.82
23.5	617,760		0.0000	1.0000	91.82
24.5	616,466	5,486	0.0089	0.9911	91.82
25.5	609,923		0.0000	1.0000	91.00
26.5	582,156	12	0.0000	1.0000	91.00
27.5	156,321	50	0.0003	0.9997	91.00
28.5	156,310	30	0.0002	0.9998	90.97
29.5	156,280	1,754	0.0112	0.9888	90.95
30.5	154,527	203	0.0013	0.9987	89.93
31.5	155,615		0.0000	1.0000	89.81
32.5	155,615	150	0.0010	0.9990	89.81
33.5	155,465		0.0000	1.0000	89.72
34.5	155,465		0.0000	1.0000	89.72
35.5	155,002		0.0000	1.0000	89.72
36.5	122,959		0.0000	1.0000	89.72
37.5	122,959	4,370	0.0355	0.9645	89.72
38.5	118,589		0.0000	1.0000	86.53

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.80 STRUCTURES & IMPROVEMENTS - MISCELLANEOUS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	117,909	79	0.0007	0.9993	86.53
40.5	117,830		0.0000	1.0000	86.47
41.5	118,611		0.0000	1.0000	86.47
42.5	118,009		0.0000	1.0000	86.47
43.5	116,739		0.0000	1.0000	86.47
44.5	100,047		0.0000	1.0000	86.47
45.5	94,746		0.0000	1.0000	86.47
46.5	88,962		0.0000	1.0000	86.47
47.5	88,459		0.0000	1.0000	86.47
48.5	62,264		0.0000	1.0000	86.47
49.5	58,726		0.0000	1.0000	86.47
50.5	58,726	7,565	0.1288	0.8712	86.47
51.5	51,161		0.0000	1.0000	75.33
52.5	51,150		0.0000	1.0000	75.33
53.5	51,054		0.0000	1.0000	75.33
54.5	42,393		0.0000	1.0000	75.33
55.5	42,277		0.0000	1.0000	75.33
56.5	42,277		0.0000	1.0000	75.33
57.5	42,277		0.0000	1.0000	75.33
58.5	40,541	296	0.0073	0.9927	75.33
59.5	39,519	28	0.0007	0.9993	74.78
60.5	39,452		0.0000	1.0000	74.73
61.5	37,796		0.0000	1.0000	74.73
62.5	22,469		0.0000	1.0000	74.73
63.5	22,469	17	0.0008	0.9992	74.73
64.5	22,452		0.0000	1.0000	74.67
65.5	22,452		0.0000	1.0000	74.67
66.5	22,452		0.0000	1.0000	74.67
67.5	21,364		0.0000	1.0000	74.67
68.5	21,364		0.0000	1.0000	74.67
69.5	20,827		0.0000	1.0000	74.67
70.5	20,827	38	0.0018	0.9982	74.67
71.5	20,789		0.0000	1.0000	74.54
72.5	20,789	250	0.0120	0.9880	74.54
73.5	20,539		0.0000	1.0000	73.65
74.5	20,445	237	0.0116	0.9884	73.65
75.5	8,509		0.0000	1.0000	72.80
76.5	8,157		0.0000	1.0000	72.80
77.5	8,052		0.0000	1.0000	72.80
78.5	6,488		0.0000	1.0000	72.80

MISSOURI AMERICAN WATER COMPANY

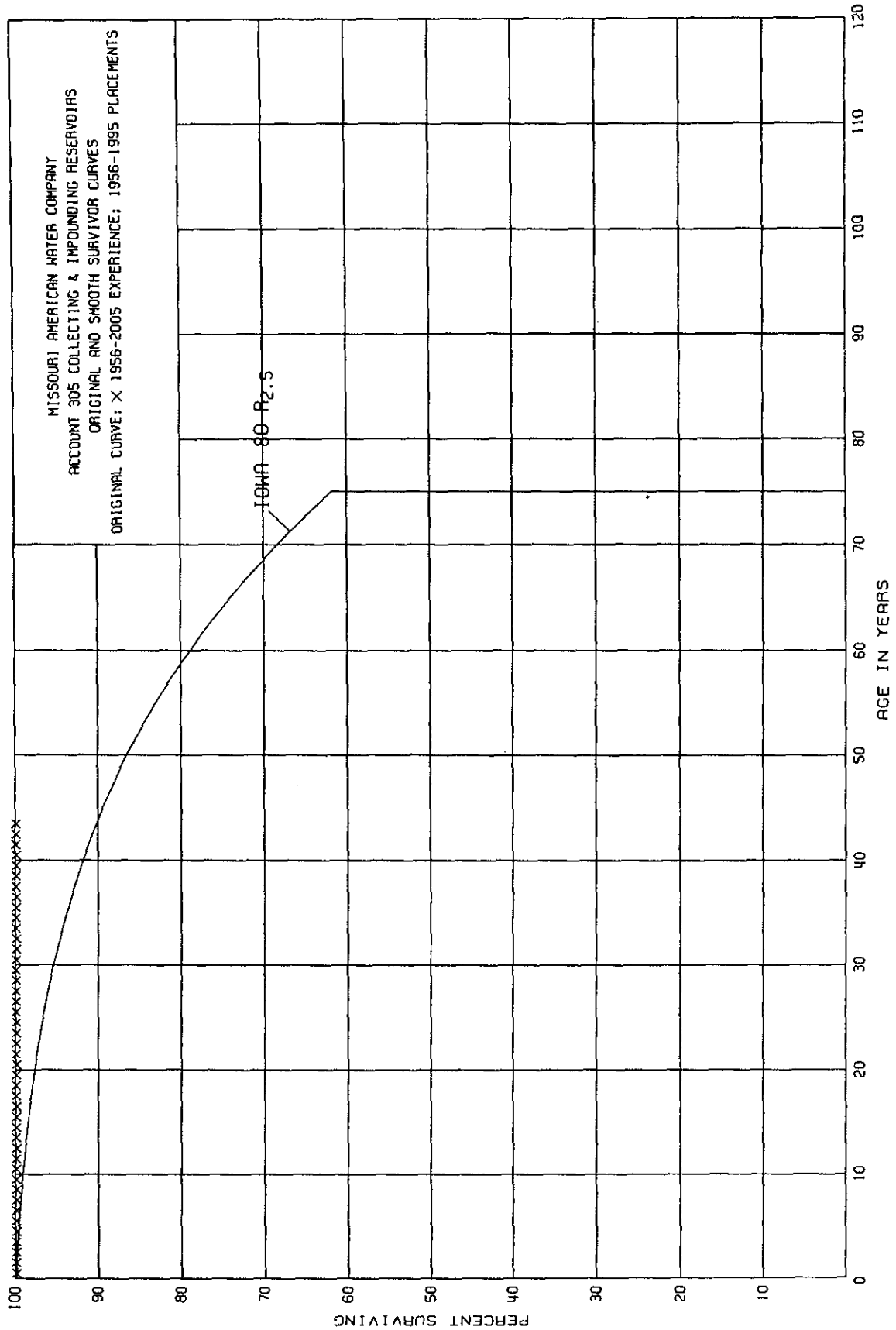
ACCOUNT 304.80 STRUCTURES & IMPROVEMENTS - MISCELLANEOUS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	5,826		0.0000	1.0000	72.80
80.5	5,826		0.0000	1.0000	72.80
81.5	5,826		0.0000	1.0000	72.80
82.5	5,826		0.0000	1.0000	72.80
83.5	5,826		0.0000	1.0000	72.80
84.5	5,826		0.0000	1.0000	72.80
85.5	5,826		0.0000	1.0000	72.80
86.5	5,826		0.0000	1.0000	72.80
87.5	5,826	24	0.0041	0.9959	72.80
88.5	4,349		0.0000	1.0000	72.50
89.5	4,349		0.0000	1.0000	72.50
90.5	4,349		0.0000	1.0000	72.50
91.5	4,349		0.0000	1.0000	72.50
92.5	4,252		0.0000	1.0000	72.50
93.5	2,320		0.0000	1.0000	72.50
94.5	2,320		0.0000	1.0000	72.50
95.5	2,298		0.0000	1.0000	72.50
96.5	2,298		0.0000	1.0000	72.50
97.5	2,298		0.0000	1.0000	72.50
98.5	1,008	66	0.0655	0.9345	72.50
99.5	942		0.0000	1.0000	67.75
100.5	942		0.0000	1.0000	67.75
101.5	942		0.0000	1.0000	67.75
102.5	942		0.0000	1.0000	67.75
103.5					67.75



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 305 COLLECTING & IMPOUNDING RESERVOIRS

ORIGINAL LIFE TABLE

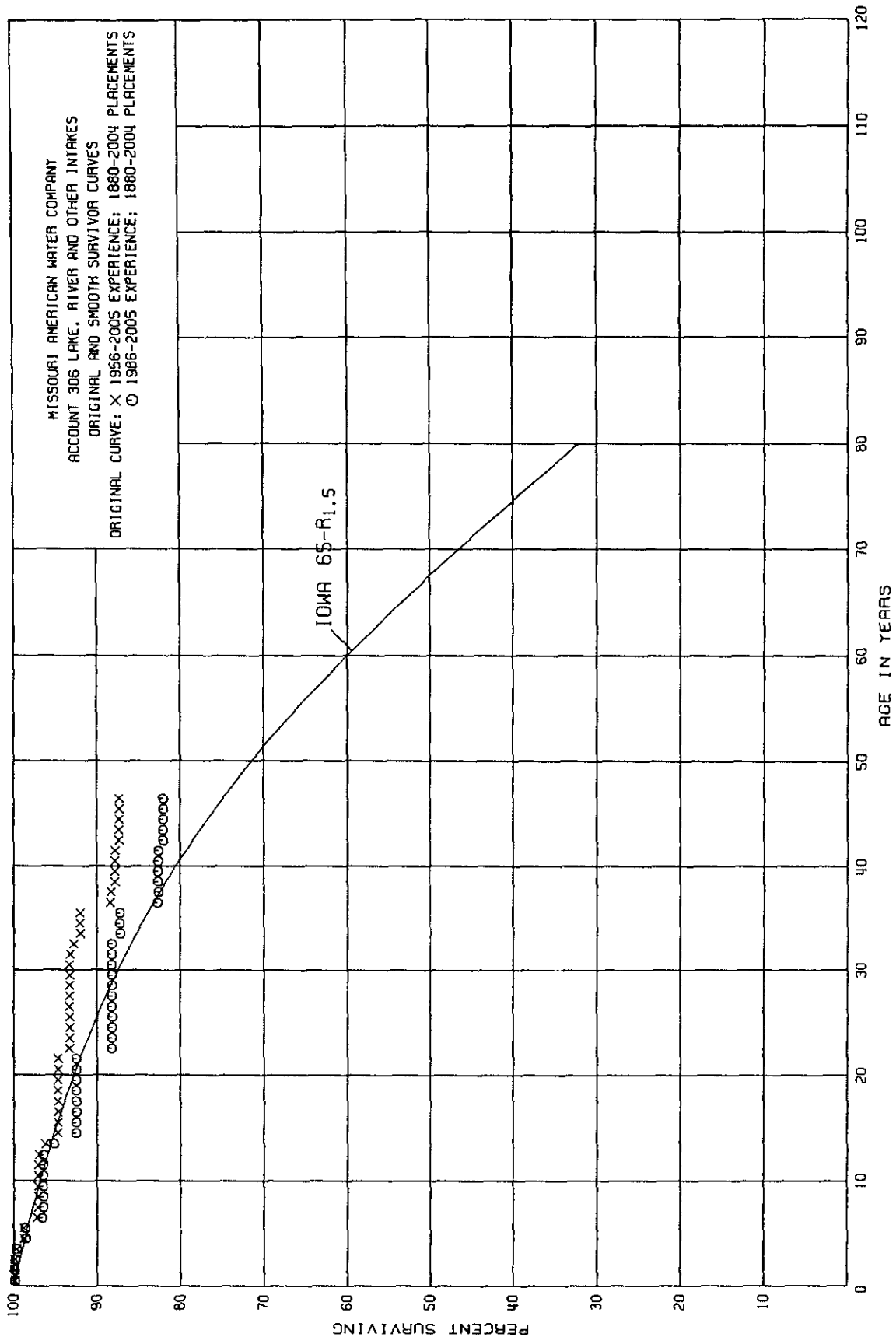
PLACEMENT BAND 1956-1995

EXPERIENCE BAND 1956-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	111,066		0.0000	1.0000	100.00
0.5	111,066		0.0000	1.0000	100.00
1.5	111,066		0.0000	1.0000	100.00
2.5	111,066		0.0000	1.0000	100.00
3.5	111,066		0.0000	1.0000	100.00
4.5	111,066		0.0000	1.0000	100.00
5.5	111,066		0.0000	1.0000	100.00
6.5	111,066		0.0000	1.0000	100.00
7.5	111,066		0.0000	1.0000	100.00
8.5	111,066		0.0000	1.0000	100.00
9.5	111,066		0.0000	1.0000	100.00
10.5	110,400		0.0000	1.0000	100.00
11.5	110,400		0.0000	1.0000	100.00
12.5	110,400		0.0000	1.0000	100.00
13.5	110,400		0.0000	1.0000	100.00
14.5	110,400		0.0000	1.0000	100.00
15.5	110,400		0.0000	1.0000	100.00
16.5	110,400		0.0000	1.0000	100.00
17.5	110,400		0.0000	1.0000	100.00
18.5	110,400		0.0000	1.0000	100.00
19.5	110,400		0.0000	1.0000	100.00
20.5	110,400		0.0000	1.0000	100.00
21.5	110,400		0.0000	1.0000	100.00
22.5	110,400		0.0000	1.0000	100.00
23.5	110,400		0.0000	1.0000	100.00
24.5	110,400		0.0000	1.0000	100.00
25.5	110,400		0.0000	1.0000	100.00
26.5	110,400		0.0000	1.0000	100.00
27.5	110,400		0.0000	1.0000	100.00
28.5	110,400		0.0000	1.0000	100.00
29.5	107,967		0.0000	1.0000	100.00
30.5	107,967		0.0000	1.0000	100.00
31.5	107,967		0.0000	1.0000	100.00
32.5	80,487		0.0000	1.0000	100.00
33.5	80,487		0.0000	1.0000	100.00
34.5	80,487		0.0000	1.0000	100.00
35.5	80,487		0.0000	1.0000	100.00
36.5	80,487		0.0000	1.0000	100.00
37.5	80,487		0.0000	1.0000	100.00
38.5	80,487		0.0000	1.0000	100.00

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 305 COLLECTING & IMPOUNDING RESERVOIRS
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1956-1995			EXPERIENCE BAND 1956-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	80,487		0.0000	1.0000	100.00
40.5	80,487		0.0000	1.0000	100.00
41.5	80,487		0.0000	1.0000	100.00
42.5	80,487		0.0000	1.0000	100.00
43.5	80,487		0.0000	1.0000	100.00
44.5	21,092		0.0000	1.0000	100.00
45.5	21,092		0.0000	1.0000	100.00
46.5	21,092		0.0000	1.0000	100.00
47.5	21,092		0.0000	1.0000	100.00
48.5	20,331		0.0000	1.0000	100.00
49.5					100.00



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 306 LAKE, RIVER AND OTHER INTAKES

ORIGINAL LIFE TABLE

PLACEMENT BAND 1880-2004

EXPERIENCE BAND 1956-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	1,520,165		0.0000	1.0000	100.00
0.5	1,520,165		0.0000	1.0000	100.00
1.5	1,288,351	1,811	0.0014	0.9986	100.00
2.5	1,279,154	1,900	0.0015	0.9985	99.86
3.5	1,277,254	11,144	0.0087	0.9913	99.71
4.5	1,261,211		0.0000	1.0000	98.84
5.5	1,236,366	21,193	0.0171	0.9829	98.84
6.5	1,215,173	553	0.0005	0.9995	97.15
7.5	1,211,828		0.0000	1.0000	97.10
8.5	1,211,828		0.0000	1.0000	97.10
9.5	1,215,818		0.0000	1.0000	97.10
10.5	452,589		0.0000	1.0000	97.10
11.5	415,898	473	0.0011	0.9989	97.10
12.5	417,414	3,268	0.0078	0.9922	96.99
13.5	414,147	6,790	0.0164	0.9836	96.23
14.5	384,548		0.0000	1.0000	94.65
15.5	383,630		0.0000	1.0000	94.65
16.5	293,223		0.0000	1.0000	94.65
17.5	224,353		0.0000	1.0000	94.65
18.5	224,353		0.0000	1.0000	94.65
19.5	220,718		0.0000	1.0000	94.65
20.5	220,718		0.0000	1.0000	94.65
21.5	220,718	3,240	0.0147	0.9853	94.65
22.5	217,478		0.0000	1.0000	93.26
23.5	168,512		0.0000	1.0000	93.26
24.5	168,512		0.0000	1.0000	93.26
25.5	168,512		0.0000	1.0000	93.26
26.5	170,667		0.0000	1.0000	93.26
27.5	170,667		0.0000	1.0000	93.26
28.5	170,667		0.0000	1.0000	93.26
29.5	162,708		0.0000	1.0000	93.26
30.5	193,589	147	0.0008	0.9992	93.26
31.5	193,442	784	0.0041	0.9959	93.19
32.5	192,657	1,617	0.0084	0.9916	92.81
33.5	182,589		0.0000	1.0000	92.03
34.5	182,589		0.0000	1.0000	92.03
35.5	182,589	7,268	0.0398	0.9602	92.03
36.5	175,322	100	0.0006	0.9994	88.37
37.5	175,222	954	0.0054	0.9946	88.32
38.5	174,268		0.0000	1.0000	87.84

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 306 LAKE, RIVER AND OTHER INTAKES
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2004

EXPERIENCE BAND 1956-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	169,945		0.0000	1.0000	87.84
40.5	169,945		0.0000	1.0000	87.84
41.5	163,806	1,000	0.0061	0.9939	87.84
42.5	162,806		0.0000	1.0000	87.30
43.5	162,416		0.0000	1.0000	87.30
44.5	153,981		0.0000	1.0000	87.30
45.5	157,750		0.0000	1.0000	87.30
46.5	94,478		0.0000	1.0000	87.30
47.5	94,435		0.0000	1.0000	87.30
48.5	50,438	166	0.0033	0.9967	87.30
49.5	58,606		0.0000	1.0000	87.01
50.5	58,606		0.0000	1.0000	87.01
51.5	58,606		0.0000	1.0000	87.01
52.5	72,178		0.0000	1.0000	87.01
53.5	94,208		0.0000	1.0000	87.01
54.5	106,499		0.0000	1.0000	87.01
55.5	108,105		0.0000	1.0000	87.01
56.5	109,534		0.0000	1.0000	87.01
57.5	114,870		0.0000	1.0000	87.01
58.5	126,475	3,755	0.0297	0.9703	87.01
59.5	131,321		0.0000	1.0000	84.43
60.5	130,491		0.0000	1.0000	84.43
61.5	137,291		0.0000	1.0000	84.43
62.5	135,302		0.0000	1.0000	84.43
63.5	137,608		0.0000	1.0000	84.43
64.5	137,774		0.0000	1.0000	84.43
65.5	137,692		0.0000	1.0000	84.43
66.5	137,692		0.0000	1.0000	84.43
67.5	138,275		0.0000	1.0000	84.43
68.5	138,275		0.0000	1.0000	84.43
69.5	138,275		0.0000	1.0000	84.43
70.5	140,424		0.0000	1.0000	84.43
71.5	139,469		0.0000	1.0000	84.43
72.5	139,469		0.0000	1.0000	84.43
73.5	139,469		0.0000	1.0000	84.43
74.5	139,389		0.0000	1.0000	84.43
75.5	127,909		0.0000	1.0000	84.43
76.5	127,909		0.0000	1.0000	84.43
77.5	127,909		0.0000	1.0000	84.43
78.5	127,909		0.0000	1.0000	84.43
79.5	127,909		0.0000	1.0000	84.43

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 306 LAKE, RIVER AND OTHER INTAKES
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2004

EXPERIENCE BAND 1956-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
80.5	127,909		0.0000	1.0000	84.43
81.5	127,909		0.0000	1.0000	84.43
82.5	127,909		0.0000	1.0000	84.43
83.5	127,909		0.0000	1.0000	84.43
84.5	127,909		0.0000	1.0000	84.43
85.5	127,909		0.0000	1.0000	84.43
86.5	127,909		0.0000	1.0000	84.43
87.5	127,909	992	0.0078	0.9922	84.43
88.5	125,153		0.0000	1.0000	83.77
89.5	123,444		0.0000	1.0000	83.77
90.5	123,444	399	0.0032	0.9968	83.77
91.5	122,619	983	0.0080	0.9920	83.50
92.5	121,533		0.0000	1.0000	82.83
93.5	121,235		0.0000	1.0000	82.83
94.5	111,242		0.0000	1.0000	82.83
95.5	107,473		0.0000	1.0000	82.83
96.5	107,261		0.0000	1.0000	82.83
97.5	91,411		0.0000	1.0000	82.83
98.5	73,357		0.0000	1.0000	82.83
99.5	61,066		0.0000	1.0000	82.83
100.5	59,459		0.0000	1.0000	82.83
101.5	58,031		0.0000	1.0000	82.83
102.5	54,573		0.0000	1.0000	82.83
103.5	39,487		0.0000	1.0000	82.83
104.5	28,850		0.0000	1.0000	82.83
105.5	28,850		0.0000	1.0000	82.83
106.5	22,050		0.0000	1.0000	82.83
107.5	22,050		0.0000	1.0000	82.83
108.5	22,034		0.0000	1.0000	82.83
109.5	21,868	709	0.0324	0.9676	82.83
110.5	21,159		0.0000	1.0000	80.15
111.5	21,159		0.0000	1.0000	80.15
112.5	21,159		0.0000	1.0000	80.15
113.5	18,869		0.0000	1.0000	80.15
114.5	18,869		0.0000	1.0000	80.15
115.5	16,720		0.0000	1.0000	80.15
116.5	15,520		0.0000	1.0000	80.15
117.5	14,937		0.0000	1.0000	80.15
118.5	14,937		0.0000	1.0000	80.15
119.5	14,937		0.0000	1.0000	80.15
120.5					80.15

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 306 LAKE, RIVER AND OTHER INTAKES
ORIGINAL LIFE TABLE

PLACEMENT BAND 1880-2004

EXPERIENCE BAND 1986-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	1,269,549		0.0000	1.0000	100.00
0.5	1,270,549		0.0000	1.0000	100.00
1.5	1,075,269	1,811	0.0017	0.9983	100.00
2.5	1,064,994	1,900	0.0018	0.9982	99.83
3.5	1,063,094	11,144	0.0105	0.9895	99.65
4.5	1,045,624		0.0000	1.0000	98.60
5.5	1,020,779	21,193	0.0208	0.9792	98.60
6.5	999,586	553	0.0006	0.9994	96.55
7.5	993,963		0.0000	1.0000	96.49
8.5	1,046,197		0.0000	1.0000	96.49
9.5	1,046,197		0.0000	1.0000	96.49
10.5	282,138		0.0000	1.0000	96.49
11.5	245,446		0.0000	1.0000	96.49
12.5	245,446	3,268	0.0133	0.9867	96.49
13.5	242,643	6,790	0.0280	0.9720	95.21
14.5	224,157		0.0000	1.0000	92.54
15.5	223,157		0.0000	1.0000	92.54
16.5	132,750		0.0000	1.0000	92.54
17.5	63,880		0.0000	1.0000	92.54
18.5	72,330		0.0000	1.0000	92.54
19.5	68,695		0.0000	1.0000	92.54
20.5	68,695		0.0000	1.0000	92.54
21.5	68,695	3,240	0.0472	0.9528	92.54
22.5	65,455		0.0000	1.0000	88.17
23.5	18,672		0.0000	1.0000	88.17
24.5	24,705		0.0000	1.0000	88.17
25.5	24,705		0.0000	1.0000	88.17
26.5	30,878		0.0000	1.0000	88.17
27.5	30,878		0.0000	1.0000	88.17
28.5	75,243		0.0000	1.0000	88.17
29.5	77,488		0.0000	1.0000	88.17
30.5	77,488		0.0000	1.0000	88.17
31.5	148,633		0.0000	1.0000	88.17
32.5	148,779	1,617	0.0109	0.9891	88.17
33.5	138,712		0.0000	1.0000	87.21
34.5	140,139		0.0000	1.0000	87.21
35.5	140,139	7,268	0.0519	0.9481	87.21
36.5	132,871	100	0.0008	0.9992	82.68
37.5	135,049		0.0000	1.0000	82.61
38.5	135,049		0.0000	1.0000	82.61

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 306 LAKE, RIVER AND OTHER INTAKES
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2004

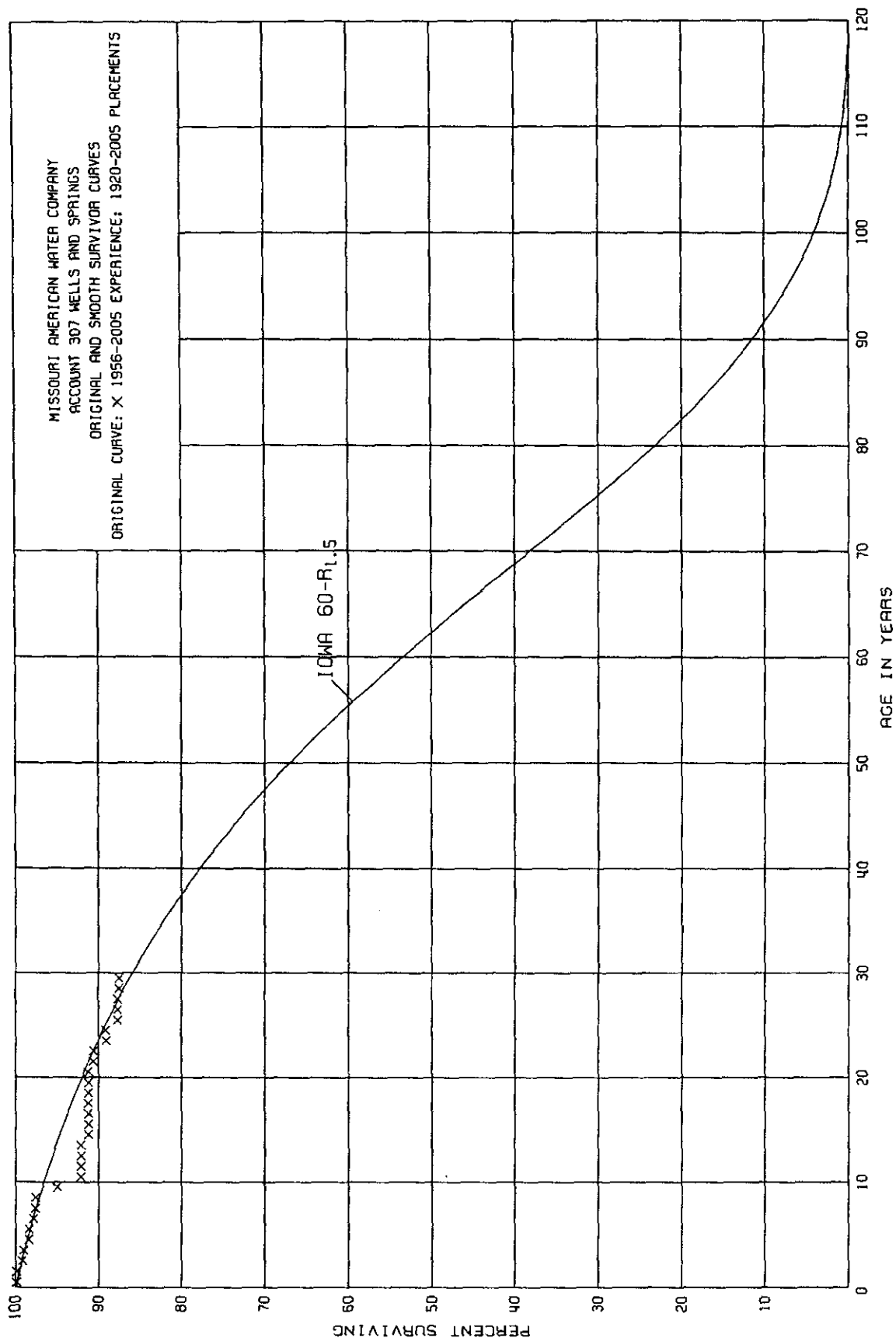
EXPERIENCE BAND 1986-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	132,052		0.0000	1.0000	82.61
40.5	132,882		0.0000	1.0000	82.61
41.5	126,709	1,000	0.0079	0.9921	82.61
42.5	127,698		0.0000	1.0000	81.96
43.5	125,515		0.0000	1.0000	81.96
44.5	117,014		0.0000	1.0000	81.96
45.5	117,097		0.0000	1.0000	81.96
46.5	53,220		0.0000	1.0000	81.96
47.5	53,073		0.0000	1.0000	81.96
48.5	8,808	166	0.0188	0.9812	81.96
49.5	7,215		0.0000	1.0000	80.42
50.5	7,215		0.0000	1.0000	80.42
51.5	7,215		0.0000	1.0000	80.42
52.5	4,937		0.0000	1.0000	80.42
53.5	4,937		0.0000	1.0000	80.42
54.5	4,937		0.0000	1.0000	80.42
55.5	4,937		0.0000	1.0000	80.42
56.5	7,092		0.0000	1.0000	80.42
57.5	7,092		0.0000	1.0000	80.42
58.5	7,092		0.0000	1.0000	80.42
59.5	5,136		0.0000	1.0000	80.42
60.5	31,432		0.0000	1.0000	80.42
61.5	31,432		0.0000	1.0000	80.42
62.5	29,443		0.0000	1.0000	80.42
63.5	29,443		0.0000	1.0000	80.42
64.5	29,443		0.0000	1.0000	80.42
65.5	29,361		0.0000	1.0000	80.42
66.5	29,361		0.0000	1.0000	80.42
67.5	29,361		0.0000	1.0000	80.42
68.5	29,361		0.0000	1.0000	80.42
69.5	31,070		0.0000	1.0000	80.42
70.5	31,070		0.0000	1.0000	80.42
71.5	28,949		0.0000	1.0000	80.42
72.5	28,949		0.0000	1.0000	80.42
73.5	30,742		0.0000	1.0000	80.42
74.5	30,895		0.0000	1.0000	80.42
75.5	7,538		0.0000	1.0000	80.42
76.5	8,142		0.0000	1.0000	80.42
77.5	8,245		0.0000	1.0000	80.42
78.5	8,514		0.0000	1.0000	80.42
79.5	18,275		0.0000	1.0000	80.42

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 306 LAKE, RIVER AND OTHER INTAKES
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2004 EXPERIENCE BAND 1986-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
80.5	18,275		0.0000	1.0000	80.42
81.5	18,275		0.0000	1.0000	80.42
82.5	34,125		0.0000	1.0000	80.42
83.5	56,154		0.0000	1.0000	80.42
84.5	68,446		0.0000	1.0000	80.42
85.5	70,052		0.0000	1.0000	80.42
86.5	71,480		0.0000	1.0000	80.42
87.5	76,817	992	0.0129	0.9871	80.42
88.5	85,666		0.0000	1.0000	79.38
89.5	94,593		0.0000	1.0000	79.38
90.5	94,593	399	0.0042	0.9958	79.38
91.5	100,569	983	0.0098	0.9902	79.05
92.5	99,483		0.0000	1.0000	78.28
93.5	101,491		0.0000	1.0000	78.28
94.5	91,664		0.0000	1.0000	78.28
95.5	87,895		0.0000	1.0000	78.28
96.5	87,683		0.0000	1.0000	78.28
97.5	72,416		0.0000	1.0000	78.28
98.5	54,362		0.0000	1.0000	78.28
99.5	42,071		0.0000	1.0000	78.28
100.5	42,613		0.0000	1.0000	78.28
101.5	42,385		0.0000	1.0000	78.28
102.5	38,927		0.0000	1.0000	78.28
103.5	23,841		0.0000	1.0000	78.28
104.5	13,205		0.0000	1.0000	78.28
105.5	28,850		0.0000	1.0000	78.28
106.5	22,050		0.0000	1.0000	78.28
107.5	22,050		0.0000	1.0000	78.28
108.5	22,034		0.0000	1.0000	78.28
109.5	21,868	709	0.0324	0.9676	78.28
110.5	21,159		0.0000	1.0000	75.74
111.5	21,159		0.0000	1.0000	75.74
112.5	21,159		0.0000	1.0000	75.74
113.5	18,869		0.0000	1.0000	75.74
114.5	18,869		0.0000	1.0000	75.74
115.5	16,720		0.0000	1.0000	75.74
116.5	15,520		0.0000	1.0000	75.74
117.5	14,937		0.0000	1.0000	75.74
118.5	14,937		0.0000	1.0000	75.74
119.5	14,937		0.0000	1.0000	75.74
120.5					75.74



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1956-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	5,601,249		0.0000	1.0000	100.00
0.5	4,874,638		0.0000	1.0000	100.00
1.5	4,460,215	36,139	0.0081	0.9919	100.00
2.5	4,228,743	7,874	0.0019	0.9981	99.19
3.5	3,474,741	21,545	0.0062	0.9938	99.00
4.5	3,361,813	75	0.0000	1.0000	98.39
5.5	2,395,980	13,500	0.0056	0.9944	98.39
6.5	1,924,341	5,750	0.0030	0.9970	97.84
7.5	1,547,285		0.0000	1.0000	97.55
8.5	1,337,601	35,296	0.0264	0.9736	97.55
9.5	1,302,304	38,961	0.0299	0.9701	94.97
10.5	1,211,767		0.0000	1.0000	92.13
11.5	1,211,767		0.0000	1.0000	92.13
12.5	1,141,803		0.0000	1.0000	92.13
13.5	1,139,099	11,500	0.0101	0.9899	92.13
14.5	1,118,038	336	0.0003	0.9997	91.20
15.5	1,051,558		0.0000	1.0000	91.17
16.5	705,441		0.0000	1.0000	91.17
17.5	704,890		0.0000	1.0000	91.17
18.5	696,306		0.0000	1.0000	91.17
19.5	696,306		0.0000	1.0000	91.17
20.5	695,941	4,186	0.0060	0.9940	91.17
21.5	478,259		0.0000	1.0000	90.62
22.5	458,180	7,741	0.0169	0.9831	90.62
23.5	377,010		0.0000	1.0000	89.09
24.5	376,435	5,745	0.0153	0.9847	89.09
25.5	321,472	103	0.0003	0.9997	87.73
26.5	350,023		0.0000	1.0000	87.70
27.5	350,023	795	0.0023	0.9977	87.70
28.5	341,434		0.0000	1.0000	87.50
29.5	634,817		0.0000	1.0000	87.50
30.5	634,817		0.0000	1.0000	87.50
31.5	634,817	3,795	0.0060	0.9940	87.50
32.5	631,022		0.0000	1.0000	86.98
33.5	630,921		0.0000	1.0000	86.98
34.5	630,921		0.0000	1.0000	86.98
35.5	793,353		0.0000	1.0000	86.98
36.5	793,353		0.0000	1.0000	86.98
37.5	768,132		0.0000	1.0000	86.98
38.5	768,132		0.0000	1.0000	86.98

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1956-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	768,091		0.0000	1.0000	86.98
40.5	768,091		0.0000	1.0000	86.98
41.5	768,091		0.0000	1.0000	86.98
42.5	748,946		0.0000	1.0000	86.98
43.5	644,167		0.0000	1.0000	86.98
44.5	643,845		0.0000	1.0000	86.98
45.5	639,859		0.0000	1.0000	86.98
46.5	595,495		0.0000	1.0000	86.98
47.5	595,495		0.0000	1.0000	86.98
48.5	595,495		0.0000	1.0000	86.98
49.5	532,477		0.0000	1.0000	86.98
50.5	532,477		0.0000	1.0000	86.98
51.5	532,477		0.0000	1.0000	86.98
52.5	532,477		0.0000	1.0000	86.98
53.5	525,726		0.0000	1.0000	86.98
54.5	513,136		0.0000	1.0000	86.98
55.5	513,136		0.0000	1.0000	86.98
56.5	513,136		0.0000	1.0000	86.98
57.5	513,136		0.0000	1.0000	86.98
58.5	513,136		0.0000	1.0000	86.98
59.5	513,136		0.0000	1.0000	86.98
60.5	513,136		0.0000	1.0000	86.98
61.5	513,136		0.0000	1.0000	86.98
62.5	513,136		0.0000	1.0000	86.98
63.5	513,136		0.0000	1.0000	86.98
64.5	513,136		0.0000	1.0000	86.98
65.5	513,136		0.0000	1.0000	86.98
66.5	513,136		0.0000	1.0000	86.98
67.5	513,136		0.0000	1.0000	86.98
68.5	513,136		0.0000	1.0000	86.98
69.5	513,136		0.0000	1.0000	86.98
70.5	513,136		0.0000	1.0000	86.98
71.5	513,136		0.0000	1.0000	86.98
72.5	510,643		0.0000	1.0000	86.98
73.5	510,643		0.0000	1.0000	86.98
74.5	510,643		0.0000	1.0000	86.98
75.5	510,643		0.0000	1.0000	86.98
76.5	481,989		0.0000	1.0000	86.98
77.5	481,989		0.0000	1.0000	86.98
78.5	481,989		0.0000	1.0000	86.98

MISSOURI AMERICAN WATER COMPANY

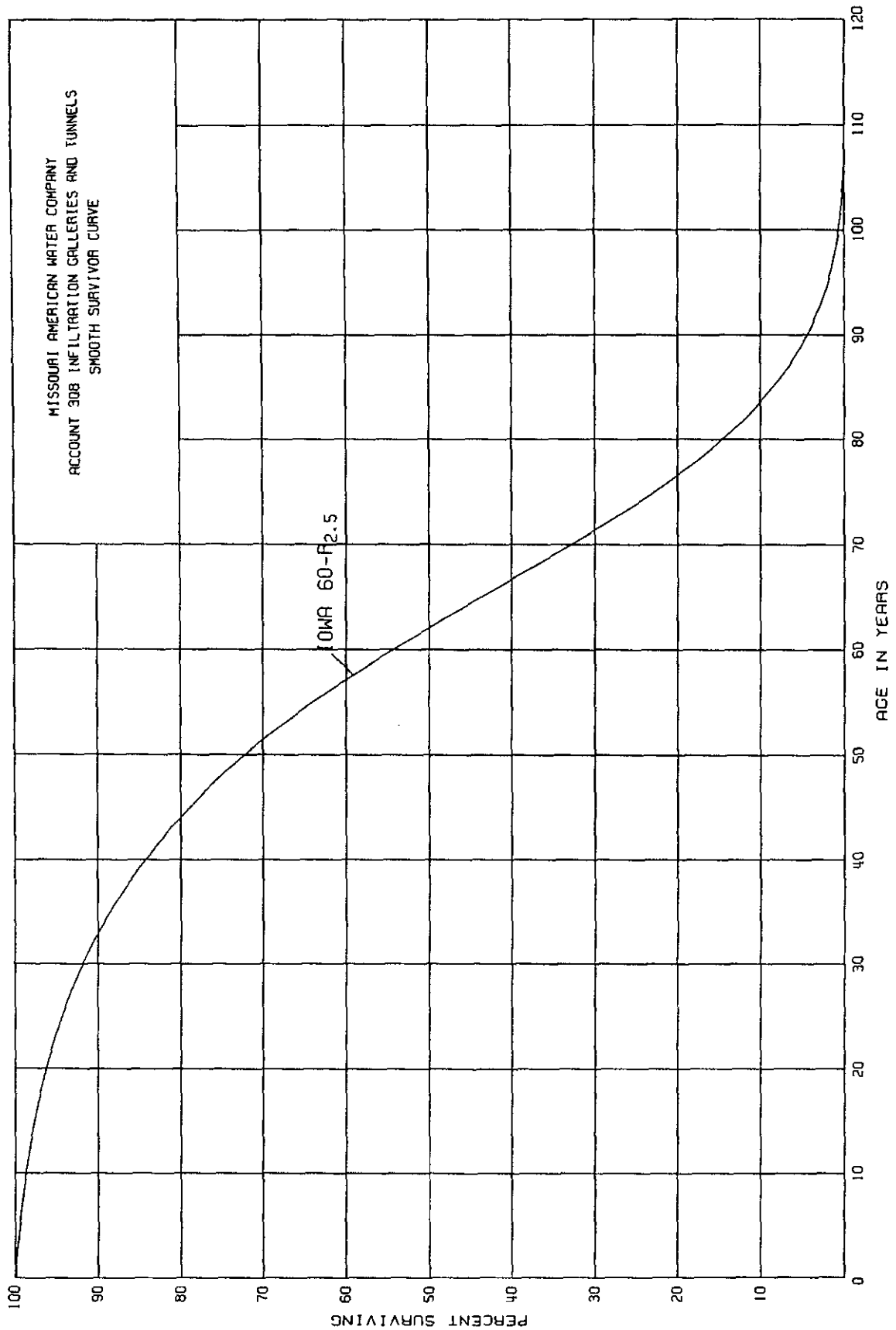
ACCOUNT 307 WELLS AND SPRINGS

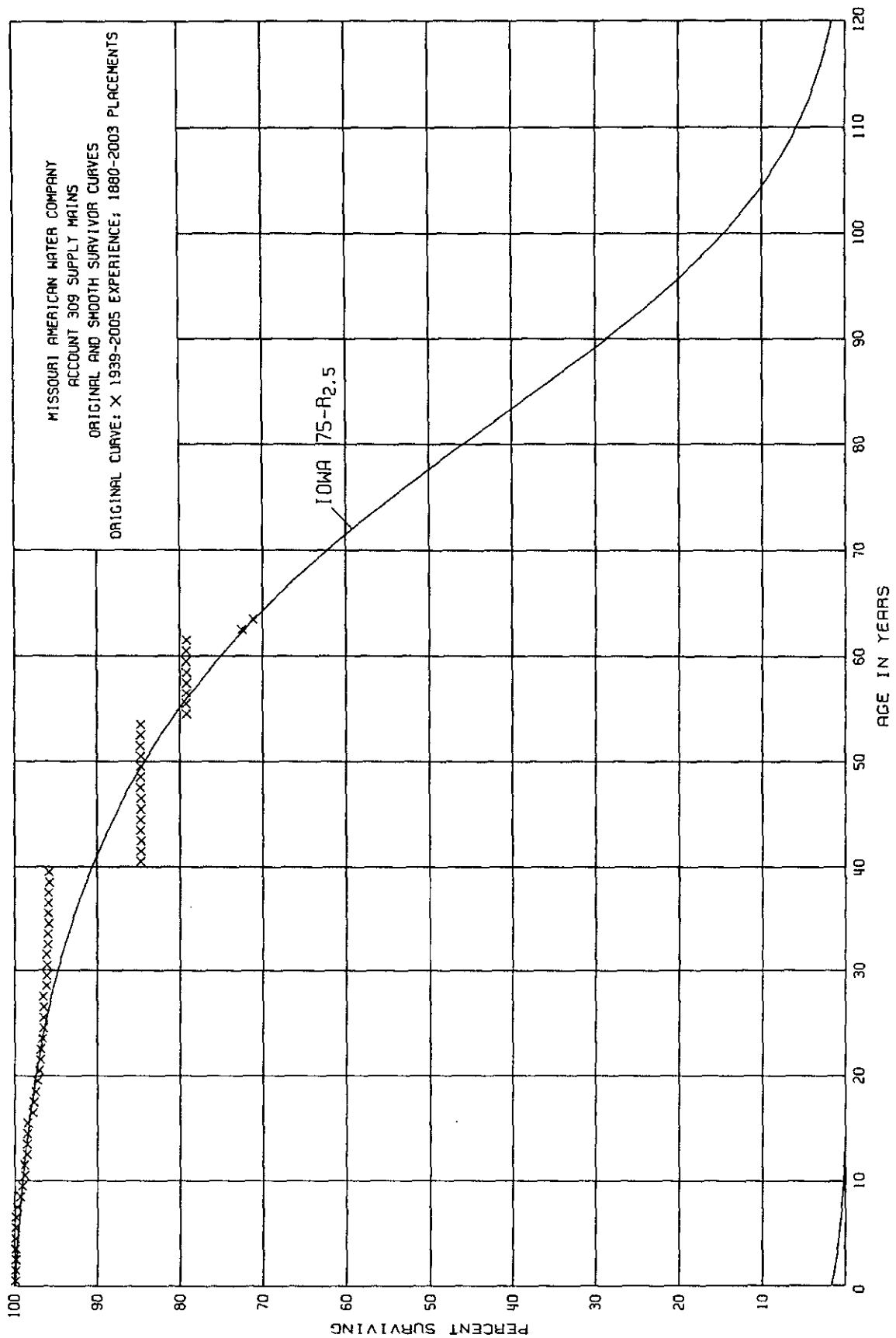
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1956-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	162,432		0.0000	1.0000	86.98
80.5	162,432		0.0000	1.0000	86.98
81.5	162,432		0.0000	1.0000	86.98
82.5	162,432		0.0000	1.0000	86.98
83.5	162,432		0.0000	1.0000	86.98
84.5	162,432		0.0000	1.0000	86.98
85.5					86.98





MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1880-2003

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	17,279,360	846	0.0000	1.0000	100.00
0.5	17,278,567		0.0000	1.0000	100.00
1.5	17,278,567	134	0.0000	1.0000	100.00
2.5	17,254,153	1,157	0.0001	0.9999	100.00
3.5	17,133,763	2,020	0.0001	0.9999	99.99
4.5	17,131,743	840	0.0000	1.0000	99.98
5.5	7,269,193	5,489	0.0008	0.9992	99.98
6.5	7,259,666	13,110	0.0018	0.9982	99.90
7.5	7,210,134	30,763	0.0043	0.9957	99.72
8.5	7,175,183	11,476	0.0016	0.9984	99.29
9.5	7,163,589	26,892	0.0038	0.9962	99.13
10.5	7,099,428	9	0.0000	1.0000	98.75
11.5	7,039,334	16,190	0.0023	0.9977	98.75
12.5	4,445,913	900	0.0002	0.9998	98.52
13.5	4,405,197	983	0.0002	0.9998	98.50
14.5	4,142,763	2,071	0.0005	0.9995	98.48
15.5	4,091,014	26,220	0.0064	0.9936	98.43
16.5	3,921,700	3,277	0.0008	0.9992	97.80
17.5	3,876,519	8,768	0.0023	0.9977	97.72
18.5	3,850,689	12,057	0.0031	0.9969	97.50
19.5	3,806,750	9,535	0.0025	0.9975	97.20
20.5	2,992,850	2,967	0.0010	0.9990	96.96
21.5	2,654,963	80	0.0000	1.0000	96.86
22.5	2,652,282	7,617	0.0029	0.9971	96.86
23.5	2,617,721	2,166	0.0008	0.9992	96.58
24.5	2,639,486	316	0.0001	0.9999	96.50
25.5	2,570,752	985	0.0004	0.9996	96.49
26.5	2,581,843		0.0000	1.0000	96.45
27.5	2,581,490	9,017	0.0035	0.9965	96.45
28.5	2,485,395		0.0000	1.0000	96.11
29.5	2,479,095		0.0000	1.0000	96.11
30.5	2,477,541	862	0.0003	0.9997	96.11
31.5	2,473,585	1,000	0.0004	0.9996	96.08
32.5	2,263,390	296	0.0001	0.9999	96.04
33.5	2,255,242	2,861	0.0013	0.9987	96.03
34.5	1,789,683		0.0000	1.0000	95.91
35.5	1,791,045	1,115	0.0006	0.9994	95.91
36.5	1,788,302		0.0000	1.0000	95.85
37.5	1,354,702	368	0.0003	0.9997	95.85
38.5	1,331,827	985	0.0007	0.9993	95.82

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2003

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	1,330,275	153,471	0.1154	0.8846	95.75
40.5	1,176,716		0.0000	1.0000	84.70
41.5	1,072,765		0.0000	1.0000	84.70
42.5	1,056,555		0.0000	1.0000	84.70
43.5	1,038,747		0.0000	1.0000	84.70
44.5	913,466		0.0000	1.0000	84.70
45.5	851,006		0.0000	1.0000	84.70
46.5	721,414		0.0000	1.0000	84.70
47.5	721,950		0.0000	1.0000	84.70
48.5	635,115		0.0000	1.0000	84.70
49.5	518,467	21,053	0.0000	1.0000	84.70
50.5	344,855		0.0000	1.0000	84.70
51.5	338,464		0.0000	1.0000	84.70
52.5	331,968		0.0000	1.0000	84.70
53.5	326,243		0.0645	0.9355	84.70
54.5	305,190		0.0000	1.0000	79.24
55.5	305,190		0.0003	0.9997	79.24
56.5	305,089		0.0000	1.0000	79.22
57.5	305,223		0.0000	1.0000	79.22
58.5	308,777		0.0000	1.0000	79.22
59.5	308,777	23,519	0.0000	1.0000	79.22
60.5	277,946		0.0000	1.0000	79.22
61.5	277,946		0.0846	0.9154	79.22
62.5	254,375		0.0202	0.9798	72.52
63.5	249,236		0.0000	1.0000	71.06
64.5	249,236		0.0000	1.0000	71.06
65.5	249,236		0.0000	1.0000	71.06
66.5	249,236		0.0000	1.0000	71.06
67.5	249,236		0.0010	0.9990	71.06
68.5	248,983		0.0000	1.0000	70.99
69.5	248,983	12,300	0.0494	0.9506	70.99
70.5	236,684		0.0000	1.0000	67.48
71.5	236,684		0.0000	1.0000	67.48
72.5	236,684		0.0000	1.0000	67.48
73.5	236,684		0.0002	0.9998	67.48
74.5	236,625		0.0000	1.0000	67.47
75.5	235,949		0.0000	1.0000	67.47
76.5	235,949		0.0000	1.0000	67.47
77.5	235,949		0.0000	1.0000	67.47
78.5	235,949		0.0620	0.9380	67.47

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2003

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	221,321		0.0000	1.0000	63.29
80.5	221,321		0.0000	1.0000	63.29
81.5	221,321		0.0000	1.0000	63.29
82.5	221,321		0.0000	1.0000	63.29
83.5	221,321		0.0000	1.0000	63.29
84.5	221,321	43	0.0002	0.9998	63.29
85.5	163,057		0.0000	1.0000	63.28
86.5	163,057		0.0000	1.0000	63.28
87.5	163,057		0.0000	1.0000	63.28
88.5	163,057		0.0000	1.0000	63.28
89.5	163,027	3,205	0.0197	0.9803	63.28
90.5	159,822		0.0000	1.0000	62.03
91.5	159,822		0.0000	1.0000	62.03
92.5	159,678		0.0000	1.0000	62.03
93.5	140,629		0.0000	1.0000	62.03
94.5	140,629		0.0000	1.0000	62.03
95.5	106,528		0.0000	1.0000	62.03
96.5	106,528		0.0000	1.0000	62.03
97.5	106,528		0.0000	1.0000	62.03
98.5	106,528		0.0000	1.0000	62.03
99.5	106,528		0.0000	1.0000	62.03
100.5	105,799		0.0000	1.0000	62.03
101.5	105,799		0.0000	1.0000	62.03
102.5	105,799		0.0000	1.0000	62.03
103.5	105,799		0.0000	1.0000	62.03
104.5	76,056		0.0000	1.0000	62.03
105.5	45,725		0.0000	1.0000	62.03
106.5	45,725		0.0000	1.0000	62.03
107.5	45,725		0.0000	1.0000	62.03
108.5	45,655		0.0000	1.0000	62.03
109.5	45,362		0.0000	1.0000	62.03
110.5	45,362		0.0000	1.0000	62.03
111.5	45,362		0.0000	1.0000	62.03
112.5	45,362		0.0000	1.0000	62.03
113.5	45,362		0.0000	1.0000	62.03
114.5	38,493		0.0000	1.0000	62.03
115.5	34,583		0.0000	1.0000	62.03
116.5	34,583		0.0000	1.0000	62.03
117.5	34,583		0.0000	1.0000	62.03
118.5	34,583		0.0000	1.0000	62.03

MISSOURI AMERICAN WATER COMPANY

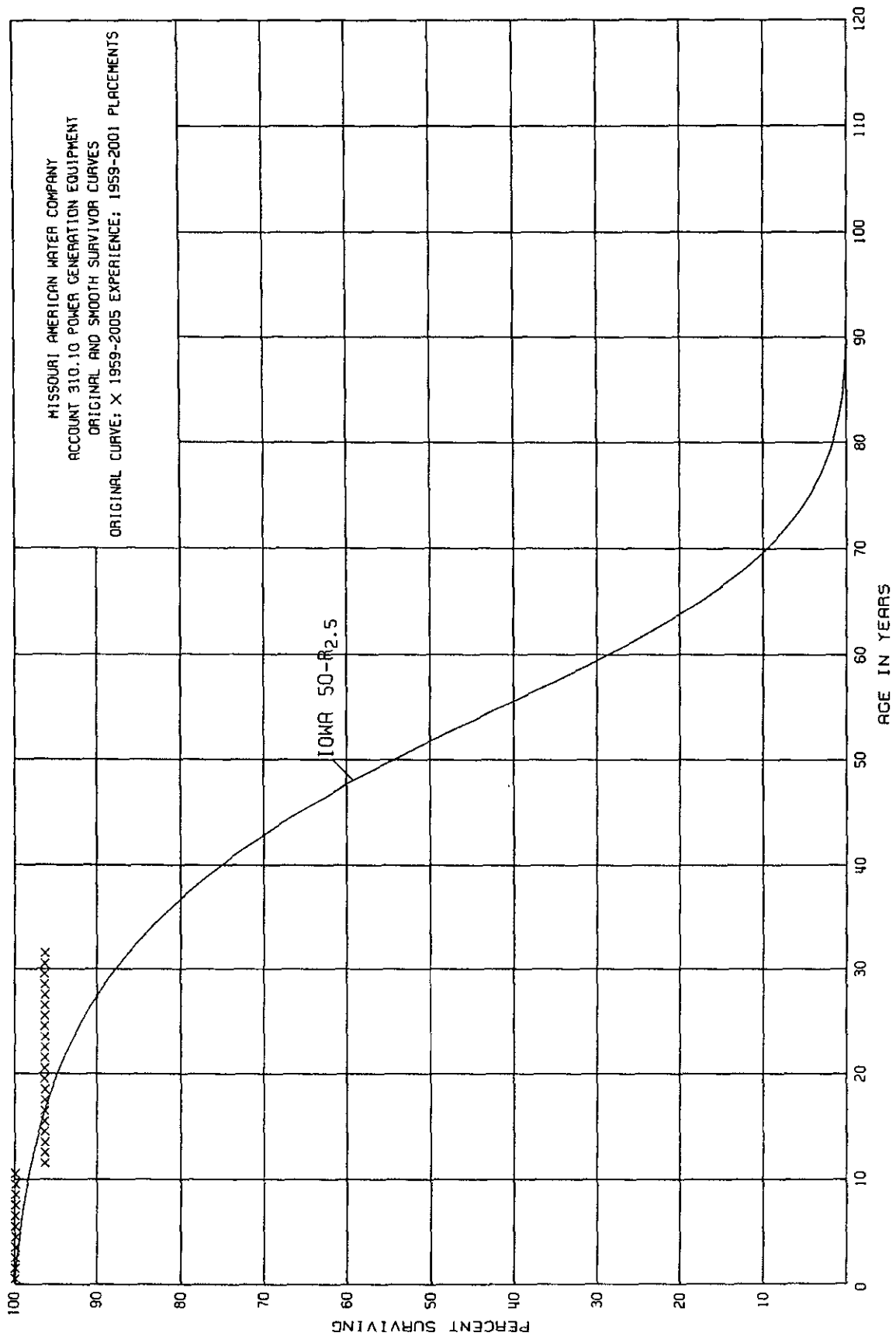
ACCOUNT 309 SUPPLY MAINS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2003

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	34,583		0.0000	1.0000	62.03
120.5	5,215		0.0000	1.0000	62.03
121.5	5,215		0.0000	1.0000	62.03
122.5	5,215		0.0000	1.0000	62.03
123.5	5,215		0.0000	1.0000	62.03
124.5	5,081		0.0000	1.0000	62.03
125.5					62.03



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.10 POWER GENERATION EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1959-2001

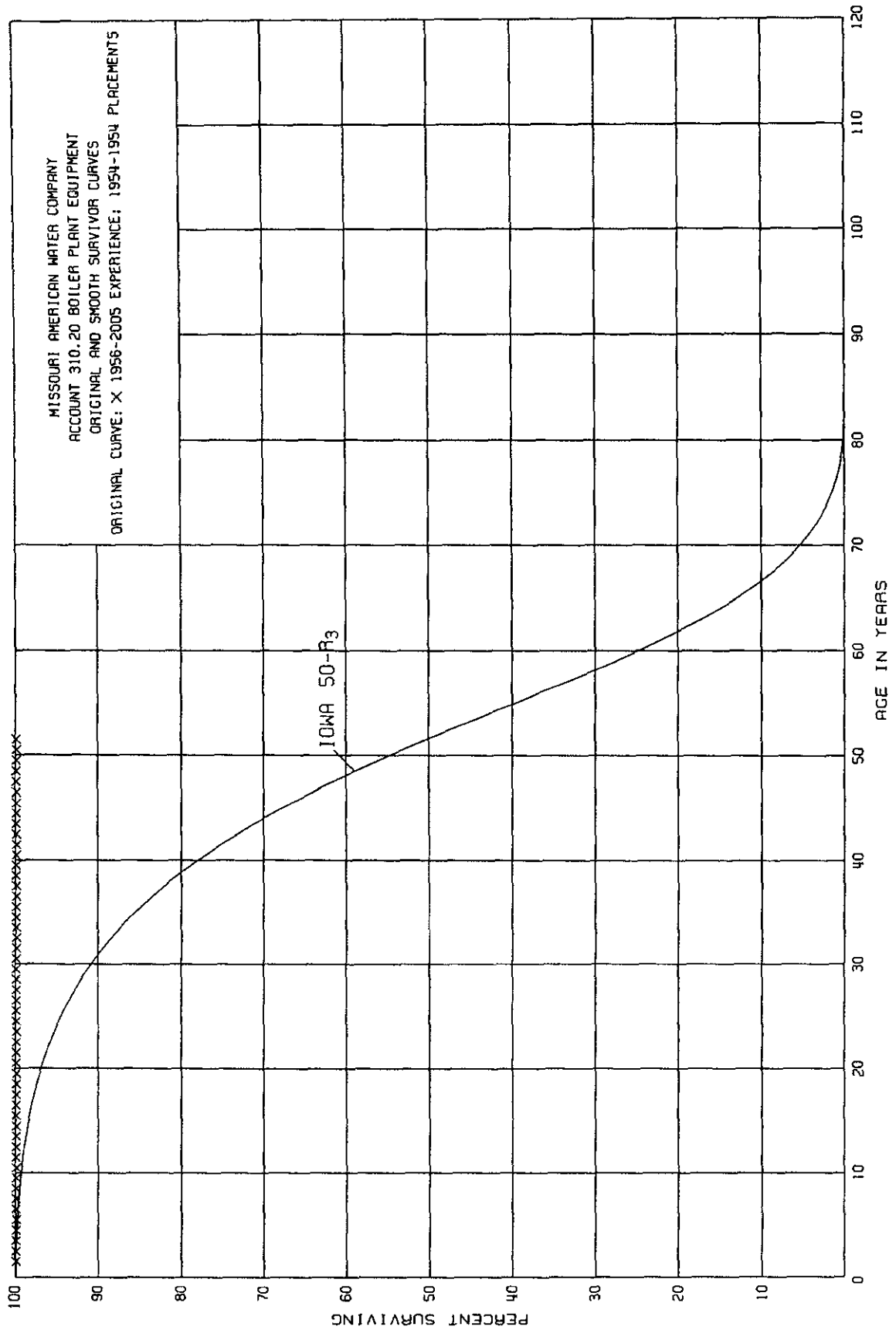
EXPERIENCE BAND 1959-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	645,518		0.0000	1.0000	100.00
0.5	645,518		0.0000	1.0000	100.00
1.5	645,518		0.0000	1.0000	100.00
2.5	645,518		0.0000	1.0000	100.00
3.5	325,738		0.0000	1.0000	100.00
4.5	325,795		0.0000	1.0000	100.00
5.5	319,911		0.0000	1.0000	100.00
6.5	319,911		0.0000	1.0000	100.00
7.5	319,911		0.0000	1.0000	100.00
8.5	69,899		0.0000	1.0000	100.00
9.5	69,899		0.0000	1.0000	100.00
10.5	69,899	2,565	0.0367	0.9633	100.00
11.5	67,334		0.0000	1.0000	96.33
12.5	67,334		0.0000	1.0000	96.33
13.5	67,334		0.0000	1.0000	96.33
14.5	67,334		0.0000	1.0000	96.33
15.5	67,334		0.0000	1.0000	96.33
16.5	67,334		0.0000	1.0000	96.33
17.5	67,334		0.0000	1.0000	96.33
18.5	59,834		0.0000	1.0000	96.33
19.5	59,834		0.0000	1.0000	96.33
20.5	58,934		0.0000	1.0000	96.33
21.5	36,623		0.0000	1.0000	96.33
22.5	36,623		0.0000	1.0000	96.33
23.5	36,623		0.0000	1.0000	96.33
24.5	36,623		0.0000	1.0000	96.33
25.5	30,610		0.0000	1.0000	96.33
26.5	30,610		0.0000	1.0000	96.33
27.5	30,610		0.0000	1.0000	96.33
28.5	30,610		0.0000	1.0000	96.33
29.5	30,610		0.0000	1.0000	96.33
30.5	30,610		0.0000	1.0000	96.33
31.5	30,610		0.0000	1.0000	96.33
32.5	14,829		0.0000	1.0000	96.33
33.5	14,829		0.0000	1.0000	96.33
34.5	14,829		0.0000	1.0000	96.33
35.5	14,829		0.0000	1.0000	96.33
36.5	14,829		0.0000	1.0000	96.33
37.5	14,829		0.0000	1.0000	96.33
38.5	14,829		0.0000	1.0000	96.33

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.10 POWER GENERATION EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1959-2001			EXPERIENCE BAND 1959-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	14,829		0.0000	1.0000	96.33
40.5	14,829		0.0000	1.0000	96.33
41.5	14,829		0.0000	1.0000	96.33
42.5	14,829		0.0000	1.0000	96.33
43.5	14,829		0.0000	1.0000	96.33
44.5	14,829		0.0000	1.0000	96.33
45.5	14,829		0.0000	1.0000	96.33
46.5					96.33



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.20 BOILER PLANT EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1954-1954

EXPERIENCE BAND 1956-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0					
0.5					
1.5	348		0.0000	1.0000	100.00
2.5	348		0.0000	1.0000	100.00
3.5	348		0.0000	1.0000	100.00
4.5	348		0.0000	1.0000	100.00
5.5	348		0.0000	1.0000	100.00
6.5	348		0.0000	1.0000	100.00
7.5	348		0.0000	1.0000	100.00
8.5	348		0.0000	1.0000	100.00
9.5	348		0.0000	1.0000	100.00
10.5	348		0.0000	1.0000	100.00
11.5	348		0.0000	1.0000	100.00
12.5	348		0.0000	1.0000	100.00
13.5	348		0.0000	1.0000	100.00
14.5	348		0.0000	1.0000	100.00
15.5	348		0.0000	1.0000	100.00
16.5	348		0.0000	1.0000	100.00
17.5	348		0.0000	1.0000	100.00
18.5	348		0.0000	1.0000	100.00
19.5	348		0.0000	1.0000	100.00
20.5	348		0.0000	1.0000	100.00
21.5	348		0.0000	1.0000	100.00
22.5	348		0.0000	1.0000	100.00
23.5	348		0.0000	1.0000	100.00
24.5	348		0.0000	1.0000	100.00
25.5	348		0.0000	1.0000	100.00
26.5	348		0.0000	1.0000	100.00
27.5	348		0.0000	1.0000	100.00
28.5	348		0.0000	1.0000	100.00
29.5	348		0.0000	1.0000	100.00
30.5	348		0.0000	1.0000	100.00
31.5	348		0.0000	1.0000	100.00
32.5	348		0.0000	1.0000	100.00
33.5	348		0.0000	1.0000	100.00
34.5	348		0.0000	1.0000	100.00
35.5	348		0.0000	1.0000	100.00
36.5	348		0.0000	1.0000	100.00
37.5	348		0.0000	1.0000	100.00
38.5	348		0.0000	1.0000	100.00

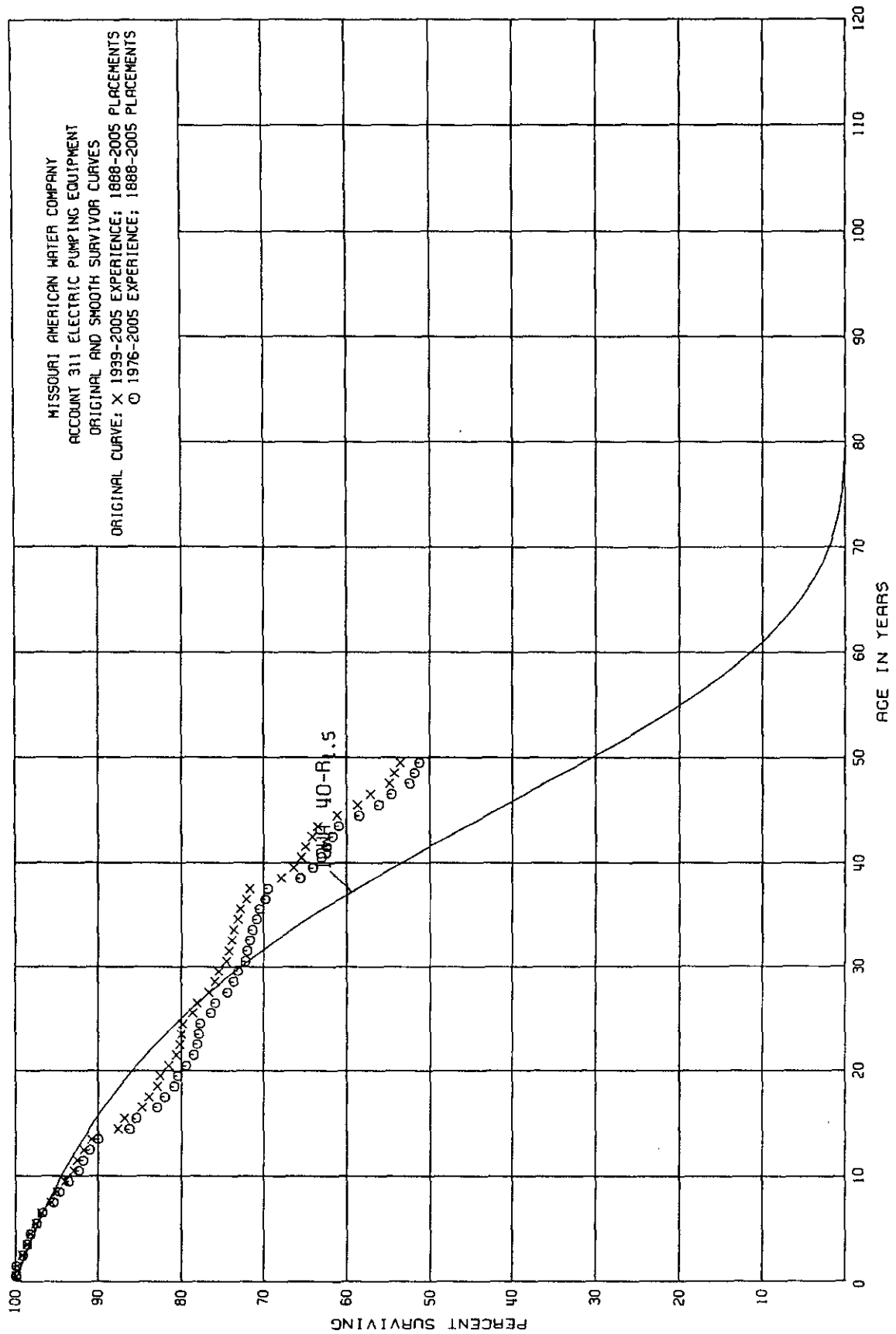
MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.20 BOILER PLANT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1954-1954

EXPERIENCE BAND 1956-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	348		0.0000	1.0000	100.00
40.5	348		0.0000	1.0000	100.00
41.5	348		0.0000	1.0000	100.00
42.5	348		0.0000	1.0000	100.00
43.5	348		0.0000	1.0000	100.00
44.5	348		0.0000	1.0000	100.00
45.5	348		0.0000	1.0000	100.00
46.5	348		0.0000	1.0000	100.00
47.5	348		0.0000	1.0000	100.00
48.5	348		0.0000	1.0000	100.00
49.5	348		0.0000	1.0000	100.00
50.5	348		0.0000	1.0000	100.00
51.5					100.00



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	49,997,335	22,615	0.0005	0.9995	100.00
0.5	49,569,401	58,180	0.0012	0.9988	99.95
1.5	49,222,566	310,927	0.0063	0.9937	99.83
2.5	48,410,589	283,900	0.0059	0.9941	99.20
3.5	47,780,459	180,693	0.0038	0.9962	98.61
4.5	46,536,893	348,734	0.0075	0.9925	98.24
5.5	40,320,577	276,047	0.0068	0.9932	97.50
6.5	37,774,145	462,537	0.0122	0.9878	96.84
7.5	35,670,641	260,756	0.0073	0.9927	95.66
8.5	32,631,828	332,292	0.0102	0.9898	94.96
9.5	31,494,080	359,896	0.0114	0.9886	93.99
10.5	30,181,908	150,377	0.0050	0.9950	92.92
11.5	28,838,434	246,621	0.0086	0.9914	92.46
12.5	25,676,010	243,238	0.0095	0.9905	91.66
13.5	24,939,348	877,616	0.0352	0.9648	90.79
14.5	20,024,015	189,582	0.0095	0.9905	87.59
15.5	18,810,832	452,393	0.0240	0.9760	86.76
16.5	16,594,106	152,678	0.0092	0.9908	84.68
17.5	15,880,793	188,238	0.0119	0.9881	83.90
18.5	15,286,052	76,505	0.0050	0.9950	82.90
19.5	13,798,137	169,889	0.0123	0.9877	82.49
20.5	12,599,791	139,635	0.0111	0.9889	81.48
21.5	11,847,565	50,106	0.0042	0.9958	80.58
22.5	11,593,407	29,047	0.0025	0.9975	80.24
23.5	10,862,643	34,872	0.0032	0.9968	80.04
24.5	10,629,323	157,962	0.0149	0.9851	79.78
25.5	10,271,110	66,840	0.0065	0.9935	78.59
26.5	9,918,701	180,402	0.0182	0.9818	78.08
27.5	9,468,064	96,159	0.0102	0.9898	76.66
28.5	8,801,293	55,645	0.0063	0.9937	75.88
29.5	8,526,164	107,449	0.0126	0.9874	75.40
30.5	8,318,038	26,767	0.0032	0.9968	74.45
31.5	8,256,009	30,164	0.0037	0.9963	74.21
32.5	7,723,943	39,000	0.0050	0.9950	73.94
33.5	7,409,949	52,736	0.0071	0.9929	73.57
34.5	6,354,996	25,150	0.0040	0.9960	73.05
35.5	6,071,165	55,844	0.0092	0.9908	72.76
36.5	5,928,879	28,832	0.0049	0.9951	72.09
37.5	4,818,249	264,278	0.0548	0.9452	71.74
38.5	4,371,134	95,443	0.0218	0.9782	67.81

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	4,173,940	58,885	0.0141	0.9859	66.33
40.5	4,073,004	32,118	0.0079	0.9921	65.39
41.5	3,657,757	41,749	0.0114	0.9886	64.87
42.5	3,600,894	43,973	0.0122	0.9878	64.13
43.5	3,400,854	120,453	0.0354	0.9646	63.35
44.5	3,045,926	119,315	0.0392	0.9608	61.11
45.5	2,796,301	72,818	0.0260	0.9740	58.71
46.5	2,715,869	109,047	0.0402	0.9598	57.18
47.5	2,608,267	27,122	0.0104	0.9896	54.88
48.5	2,521,770	32,499	0.0129	0.9871	54.31
49.5	2,146,075	15,739	0.0073	0.9927	53.61
50.5	1,320,780	1,302	0.0010	0.9990	53.22
51.5	1,066,158	3,347	0.0031	0.9969	53.17
52.5	928,263	11,536	0.0124	0.9876	53.01
53.5	914,218	266	0.0003	0.9997	52.35
54.5	702,135	540	0.0008	0.9992	52.33
55.5	628,417	4,132	0.0066	0.9934	52.29
56.5	570,842	600	0.0011	0.9989	51.94
57.5	459,389	5,250	0.0114	0.9886	51.88
58.5	410,806	660	0.0016	0.9984	51.29
59.5	409,488	610	0.0015	0.9985	51.21
60.5	407,160	11,693	0.0287	0.9713	51.13
61.5	395,038	11,029	0.0279	0.9721	49.66
62.5	383,811	217	0.0006	0.9994	48.27
63.5	383,097	4,074	0.0106	0.9894	48.24
64.5	370,631	507	0.0014	0.9986	47.73
65.5	367,894		0.0000	1.0000	47.66
66.5	305,138	3,659	0.0120	0.9880	47.66
67.5	200,171	171	0.0009	0.9991	47.09
68.5	199,789	1,164	0.0058	0.9942	47.05
69.5	198,625		0.0000	1.0000	46.78
70.5	198,139		0.0000	1.0000	46.78
71.5	197,161		0.0000	1.0000	46.78
72.5	196,841		0.0000	1.0000	46.78
73.5	195,645		0.0000	1.0000	46.78
74.5	31,999	3,480	0.1088	0.8912	46.78
75.5	28,519	82	0.0029	0.9971	41.69
76.5	28,437		0.0000	1.0000	41.57
77.5	28,437		0.0000	1.0000	41.57
78.5	18,790		0.0000	1.0000	41.57

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	8,800		0.0000	1.0000	41.57
80.5	8,800		0.0000	1.0000	41.57
81.5	8,800		0.0000	1.0000	41.57
82.5	8,763		0.0000	1.0000	41.57
83.5	8,763		0.0000	1.0000	41.57
84.5	8,763		0.0000	1.0000	41.57
85.5	8,763		0.0000	1.0000	41.57
86.5	8,763		0.0000	1.0000	41.57
87.5	8,763		0.0000	1.0000	41.57
88.5	8,763		0.0000	1.0000	41.57
89.5	8,763		0.0000	1.0000	41.57
90.5	8,763		0.0000	1.0000	41.57
91.5	8,234		0.0000	1.0000	41.57
92.5	8,234		0.0000	1.0000	41.57
93.5	8,234		0.0000	1.0000	41.57
94.5	8,234		0.0000	1.0000	41.57
95.5	5,236		0.0000	1.0000	41.57
96.5	5,122		0.0000	1.0000	41.57
97.5	5,122		0.0000	1.0000	41.57
98.5	5,122		0.0000	1.0000	41.57
99.5	5,122		0.0000	1.0000	41.57
100.5	5,122		0.0000	1.0000	41.57
101.5	5,122		0.0000	1.0000	41.57
102.5	5,122	1,099	0.2146	0.7854	41.57
103.5	4,023		0.0000	1.0000	32.65
104.5	1,697		0.0000	1.0000	32.65
105.5	1,697		0.0000	1.0000	32.65
106.5	1,697		0.0000	1.0000	32.65
107.5	1,697		0.0000	1.0000	32.65
108.5	1,697		0.0000	1.0000	32.65
109.5	1,697	1,626	0.9582	0.0418	32.65
110.5	71		0.0000	1.0000	1.36
111.5	71		0.0000	1.0000	1.36
112.5	71		0.0000	1.0000	1.36
113.5	71		0.0000	1.0000	1.36
114.5	71		0.0000	1.0000	1.36
115.5	71		0.0000	1.0000	1.36
116.5	71		0.0000	1.0000	1.36
117.5					1.36

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT
ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	39,896,790	5,818	0.0001	0.9999	100.00
0.5	39,509,515	50,105	0.0013	0.9987	99.99
1.5	39,242,837	300,938	0.0077	0.9923	99.86
2.5	39,122,196	191,191	0.0049	0.9951	99.09
3.5	38,947,461	156,794	0.0040	0.9960	98.60
4.5	38,860,875	336,707	0.0087	0.9913	98.21
5.5	32,948,140	228,399	0.0069	0.9931	97.36
6.5	30,554,525	417,683	0.0137	0.9863	96.69
7.5	29,634,314	219,490	0.0074	0.9926	95.37
8.5	26,881,976	315,509	0.0117	0.9883	94.66
9.5	25,910,612	343,985	0.0133	0.9867	93.55
10.5	24,720,089	131,074	0.0053	0.9947	92.31
11.5	23,970,927	215,620	0.0090	0.9910	91.82
12.5	20,938,813	230,944	0.0110	0.9890	90.99
13.5	20,649,214	870,953	0.0422	0.9578	89.99
14.5	15,992,720	145,024	0.0091	0.9909	86.19
15.5	15,065,890	442,892	0.0294	0.9706	85.41
16.5	12,874,698	142,461	0.0111	0.9889	82.90
17.5	12,185,313	165,585	0.0136	0.9864	81.98
18.5	11,716,221	65,973	0.0056	0.9944	80.87
19.5	10,677,674	132,792	0.0124	0.9876	80.42
20.5	10,516,733	121,228	0.0115	0.9885	79.42
21.5	10,218,706	48,435	0.0047	0.9953	78.51
22.5	10,451,954	27,082	0.0026	0.9974	78.14
23.5	9,730,328	34,845	0.0036	0.9964	77.94
24.5	9,601,112	154,908	0.0161	0.9839	77.66
25.5	9,396,140	66,469	0.0071	0.9929	76.41
26.5	9,121,844	179,996	0.0197	0.9803	75.87
27.5	8,852,635	95,903	0.0108	0.9892	74.38
28.5	8,267,150	55,090	0.0067	0.9933	73.58
29.5	8,008,844	98,827	0.0123	0.9877	73.09
30.5	7,813,710	25,257	0.0032	0.9968	72.19
31.5	7,753,770	30,164	0.0039	0.9961	71.96
32.5	7,222,005	38,805	0.0054	0.9946	71.68
33.5	6,909,163	51,486	0.0075	0.9925	71.29
34.5	5,875,248	25,106	0.0043	0.9957	70.76
35.5	5,593,741	53,868	0.0096	0.9904	70.46
36.5	5,516,312	23,018	0.0042	0.9958	69.78
37.5	4,536,452	261,831	0.0577	0.9423	69.49
38.5	4,092,599	95,204	0.0233	0.9767	65.48

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1976-2005

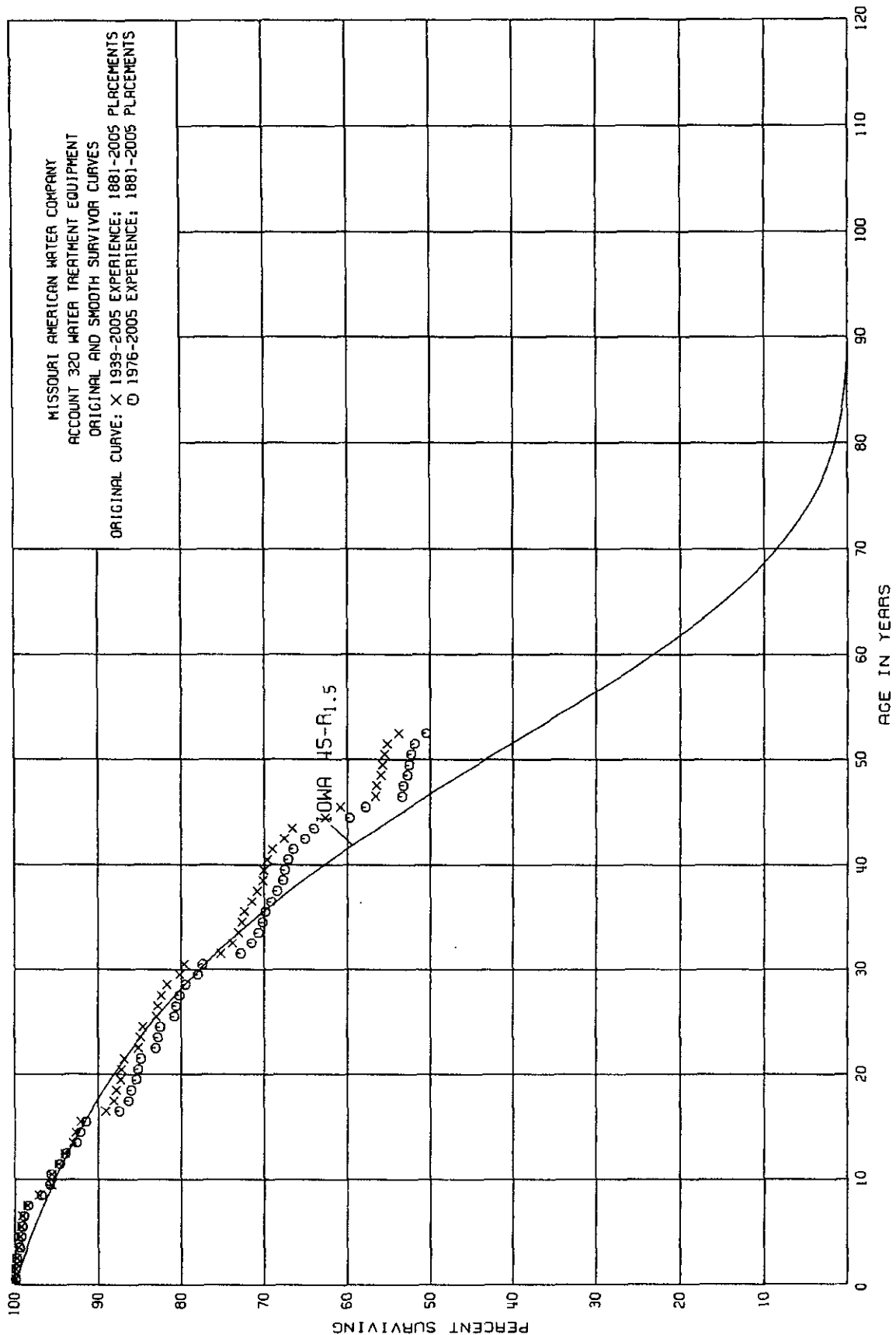
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	3,897,797	58,885	0.0151	0.9849	63.95
40.5	3,797,984	32,118	0.0085	0.9915	62.98
41.5	3,382,616	41,749	0.0123	0.9877	62.44
42.5	3,326,778	43,973	0.0132	0.9868	61.67
43.5	3,139,798	120,253	0.0383	0.9617	60.86
44.5	2,996,044	119,315	0.0398	0.9602	58.53
45.5	2,756,707	72,818	0.0264	0.9736	56.20
46.5	2,676,673	109,047	0.0407	0.9593	54.72
47.5	2,569,208	27,122	0.0106	0.9894	52.49
48.5	2,490,733	32,499	0.0130	0.9870	51.93
49.5	2,128,824	15,739	0.0074	0.9926	51.25
50.5	1,306,494	1,302	0.0010	0.9990	50.87
51.5	1,051,872	3,347	0.0032	0.9968	50.82
52.5	914,013	11,536	0.0126	0.9874	50.66
53.5	899,969	266	0.0003	0.9997	50.02
54.5	687,957	540	0.0008	0.9992	50.00
55.5	614,332	4,078	0.0066	0.9934	49.96
56.5	556,811	600	0.0011	0.9989	49.63
57.5	445,358	5,250	0.0118	0.9882	49.58
58.5	400,434	660	0.0016	0.9984	48.99
59.5	399,116	610	0.0015	0.9985	48.91
60.5	397,952	11,693	0.0294	0.9706	48.84
61.5	386,804	11,029	0.0285	0.9715	47.40
62.5	375,577	217	0.0006	0.9994	46.05
63.5	374,863	4,074	0.0109	0.9891	46.02
64.5	362,397	507	0.0014	0.9986	45.52
65.5	362,658		0.0000	1.0000	45.46
66.5	300,016	3,659	0.0122	0.9878	45.46
67.5	195,049	171	0.0009	0.9991	44.91
68.5	194,667	1,164	0.0060	0.9940	44.87
69.5	193,503		0.0000	1.0000	44.60
70.5	193,017		0.0000	1.0000	44.60
71.5	192,039		0.0000	1.0000	44.60
72.5	191,719		0.0000	1.0000	44.60
73.5	190,523		0.0000	1.0000	44.60
74.5	29,203	3,480	0.1192	0.8808	44.60
75.5	25,723	82	0.0032	0.9968	39.28
76.5	25,641		0.0000	1.0000	39.15
77.5	25,641		0.0000	1.0000	39.15
78.5	17,094		0.0000	1.0000	39.15

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005 EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	7,103		0.0000	1.0000	39.15
80.5	7,103		0.0000	1.0000	39.15
81.5	7,103		0.0000	1.0000	39.15
82.5	7,066		0.0000	1.0000	39.15
83.5	7,066		0.0000	1.0000	39.15
84.5	7,066		0.0000	1.0000	39.15
85.5	8,692		0.0000	1.0000	39.15
86.5	8,692		0.0000	1.0000	39.15
87.5	8,763		0.0000	1.0000	39.15
88.5	8,763		0.0000	1.0000	39.15
89.5	8,763		0.0000	1.0000	39.15
90.5	8,763		0.0000	1.0000	39.15
91.5	8,234		0.0000	1.0000	39.15
92.5	8,234		0.0000	1.0000	39.15
93.5	8,234		0.0000	1.0000	39.15
94.5	8,234		0.0000	1.0000	39.15
95.5	5,236		0.0000	1.0000	39.15
96.5	5,122		0.0000	1.0000	39.15
97.5	5,122		0.0000	1.0000	39.15
98.5	5,122		0.0000	1.0000	39.15
99.5	5,122		0.0000	1.0000	39.15
100.5	5,122		0.0000	1.0000	39.15
101.5	5,122		0.0000	1.0000	39.15
102.5	5,122	1,099	0.2146	0.7854	39.15
103.5	4,023		0.0000	1.0000	30.75
104.5	1,697		0.0000	1.0000	30.75
105.5	1,697		0.0000	1.0000	30.75
106.5	1,697		0.0000	1.0000	30.75
107.5	1,697		0.0000	1.0000	30.75
108.5	1,697		0.0000	1.0000	30.75
109.5	1,697	1,626	0.9582	0.0418	30.75
110.5	71		0.0000	1.0000	1.29
111.5	71		0.0000	1.0000	1.29
112.5	71		0.0000	1.0000	1.29
113.5	71		0.0000	1.0000	1.29
114.5	71		0.0000	1.0000	1.29
115.5	71		0.0000	1.0000	1.29
116.5	71		0.0000	1.0000	1.29
117.5					1.29



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1881-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	86,012,130	6,472	0.0001	0.9999	100.00
0.5	85,214,051	49,848	0.0006	0.9994	99.99
1.5	84,080,068	134,004	0.0016	0.9984	99.93
2.5	82,975,904	219,605	0.0026	0.9974	99.77
3.5	81,405,922	146,075	0.0018	0.9982	99.51
4.5	80,641,804	82,984	0.0010	0.9990	99.33
5.5	55,017,230	100,430	0.0018	0.9982	99.23
6.5	52,663,275	275,340	0.0052	0.9948	99.05
7.5	48,983,069	713,066	0.0146	0.9854	98.53
8.5	45,054,492	676,166	0.0150	0.9850	97.09
9.5	41,982,781	66,368	0.0016	0.9984	95.63
10.5	40,169,172	338,843	0.0084	0.9916	95.48
11.5	37,909,038	265,675	0.0070	0.9930	94.68
12.5	25,930,702	273,498	0.0105	0.9895	94.02
13.5	25,041,741	101,494	0.0041	0.9959	93.03
14.5	23,578,638	149,535	0.0063	0.9937	92.65
15.5	22,837,355	745,797	0.0327	0.9673	92.07
16.5	19,526,247	214,214	0.0110	0.9890	89.06
17.5	19,020,680	52,580	0.0028	0.9972	88.08
18.5	18,641,442	104,222	0.0056	0.9944	87.83
19.5	18,452,534	38,547	0.0021	0.9979	87.34
20.5	16,056,084	47,353	0.0029	0.9971	87.16
21.5	15,710,701	307,817	0.0196	0.9804	86.91
22.5	15,314,112	52,374	0.0034	0.9966	85.21
23.5	15,199,939	63,173	0.0042	0.9958	84.92
24.5	15,032,335	284,715	0.0189	0.9811	84.56
25.5	14,577,526	33,516	0.0023	0.9977	82.96
26.5	14,286,507	71,018	0.0050	0.9950	82.77
27.5	14,091,534	115,163	0.0082	0.9918	82.36
28.5	12,527,684	223,420	0.0178	0.9822	81.68
29.5	12,275,787	92,602	0.0075	0.9925	80.23
30.5	12,206,920	686,003	0.0562	0.9438	79.63
31.5	11,481,573	199,471	0.0174	0.9826	75.15
32.5	10,404,200	108,201	0.0104	0.9896	73.84
33.5	10,254,117	56,385	0.0055	0.9945	73.07
34.5	8,614,998	36,809	0.0043	0.9957	72.67
35.5	8,541,520	99,509	0.0117	0.9883	72.36
36.5	8,363,859	83,914	0.0100	0.9900	71.51
37.5	7,387,147	68,126	0.0092	0.9908	70.79
38.5	7,300,043	19,213	0.0026	0.9974	70.14

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	7,275,297	42,605	0.0059	0.9941	69.96
40.5	6,589,502	54,518	0.0083	0.9917	69.55
41.5	5,653,551	109,680	0.0194	0.9806	68.97
42.5	5,529,336	84,286	0.0152	0.9848	67.63
43.5	5,410,782	327,777	0.0606	0.9394	66.60
44.5	5,049,702	144,464	0.0286	0.9714	62.56
45.5	4,478,582	307,814	0.0687	0.9313	60.77
46.5	3,304,731	9,086	0.0027	0.9973	56.60
47.5	3,271,054	26,600	0.0081	0.9919	56.45
48.5	3,199,192	11,152	0.0035	0.9965	55.99
49.5	2,707,083	13,659	0.0050	0.9950	55.79
50.5	2,243,632	14,321	0.0064	0.9936	55.51
51.5	1,843,099	44,752	0.0243	0.9757	55.15
52.5	1,730,330	2,181	0.0013	0.9987	53.81
53.5	1,273,166		0.0000	1.0000	53.74
54.5	953,727	23,402	0.0245	0.9755	53.74
55.5	807,654	33,882	0.0420	0.9580	52.42
56.5	773,332	4,256	0.0055	0.9945	50.22
57.5	769,534	5,298	0.0069	0.9931	49.94
58.5	763,805	81,054	0.1061	0.8939	49.60
59.5	680,840	924	0.0014	0.9986	44.34
60.5	679,917	2,158	0.0032	0.9968	44.28
61.5	677,579	62,572	0.0923	0.9077	44.14
62.5	614,842	1,346	0.0022	0.9978	40.07
63.5	613,172		0.0000	1.0000	39.98
64.5	613,172		0.0000	1.0000	39.98
65.5	611,538		0.0000	1.0000	39.98
66.5	611,431	3,239	0.0053	0.9947	39.98
67.5	518,307		0.0000	1.0000	39.77
68.5	509,873		0.0000	1.0000	39.77
69.5	509,786		0.0000	1.0000	39.77
70.5	509,652		0.0000	1.0000	39.77
71.5	499,448	77	0.0002	0.9998	39.77
72.5	499,254	77	0.0002	0.9998	39.76
73.5	498,848	203	0.0004	0.9996	39.75
74.5	460,837	227,020	0.4926	0.5074	39.73
75.5	231,693		0.0000	1.0000	20.16
76.5	231,693		0.0000	1.0000	20.16
77.5	231,682		0.0000	1.0000	20.16
78.5	182,531		0.0000	1.0000	20.16

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	182,531	1,112	0.0061	0.9939	20.16
80.5	181,419		0.0000	1.0000	20.04
81.5	180,841		0.0000	1.0000	20.04
82.5	180,841		0.0000	1.0000	20.04
83.5	180,841		0.0000	1.0000	20.04
84.5	180,439		0.0000	1.0000	20.04
85.5	180,346		0.0000	1.0000	20.04
86.5	180,346	6,769	0.0375	0.9625	20.04
87.5	173,577	27,872	0.1606	0.8394	19.29
88.5	145,623		0.0000	1.0000	16.19
89.5	130,116		0.0000	1.0000	16.19
90.5	129,946		0.0000	1.0000	16.19
91.5	129,946	48,231	0.3712	0.6288	16.19
92.5	81,716	305	0.0037	0.9963	10.18
93.5	81,411	215	0.0026	0.9974	10.14
94.5	81,197		0.0000	1.0000	10.11
95.5	81,177		0.0000	1.0000	10.11
96.5	80,845		0.0000	1.0000	10.11
97.5	78,259		0.0000	1.0000	10.11
98.5	78,059		0.0000	1.0000	10.11
99.5	69,143		0.0000	1.0000	10.11
100.5	64,532	25,185	0.3903	0.6097	10.11
101.5	39,347	774	0.0197	0.9803	6.16
102.5	38,573	747	0.0194	0.9806	6.04
103.5	37,827		0.0000	1.0000	5.92
104.5	25,691		0.0000	1.0000	5.92
105.5	25,691		0.0000	1.0000	5.92
106.5	25,691		0.0000	1.0000	5.92
107.5	25,691		0.0000	1.0000	5.92
108.5	25,691		0.0000	1.0000	5.92
109.5	25,691		0.0000	1.0000	5.92
110.5	25,691		0.0000	1.0000	5.92
111.5	25,691		0.0000	1.0000	5.92
112.5	25,691		0.0000	1.0000	5.92
113.5	25,691		0.0000	1.0000	5.92
114.5	25,691		0.0000	1.0000	5.92
115.5	25,624		0.0000	1.0000	5.92
116.5	24,923		0.0000	1.0000	5.92
117.5	575		0.0000	1.0000	5.92
118.5	575		0.0000	1.0000	5.92

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2005			EXPERIENCE BAND 1939-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	575		0.0000	1.0000	5.92
120.5	575		0.0000	1.0000	5.92
121.5	575		0.0000	1.0000	5.92
122.5	575		0.0000	1.0000	5.92
123.5	575		0.0000	1.0000	5.92
124.5					5.92

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1881-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	72,495,202	6,472	0.0001	0.9999	100.00
0.5	71,488,134	48,642	0.0007	0.9993	99.99
1.5	70,427,396	118,252	0.0017	0.9983	99.92
2.5	70,375,277	215,431	0.0031	0.9969	99.75
3.5	68,886,748	136,099	0.0020	0.9980	99.44
4.5	70,213,212	73,278	0.0010	0.9990	99.24
5.5	44,647,005	97,008	0.0022	0.9978	99.14
6.5	43,025,896	225,324	0.0052	0.9948	98.92
7.5	40,396,541	669,824	0.0166	0.9834	98.41
8.5	36,599,007	386,861	0.0106	0.9894	96.78
9.5	33,915,482	52,331	0.0015	0.9985	95.75
10.5	32,807,497	331,341	0.0101	0.9899	95.61
11.5	31,725,919	260,349	0.0082	0.9918	94.64
12.5	19,904,351	269,044	0.0135	0.9865	93.86
13.5	18,851,916	87,268	0.0046	0.9954	92.59
14.5	17,448,963	132,952	0.0076	0.9924	92.16
15.5	17,237,746	742,461	0.0431	0.9569	91.46
16.5	14,827,250	207,666	0.0140	0.9860	87.52
17.5	14,376,654	47,756	0.0033	0.9967	86.29
18.5	14,068,966	92,690	0.0066	0.9934	86.01
19.5	14,927,947	36,158	0.0024	0.9976	85.44
20.5	13,305,554	46,112	0.0035	0.9965	85.23
21.5	13,708,558	288,815	0.0211	0.9789	84.93
22.5	13,723,675	52,212	0.0038	0.9962	83.14
23.5	14,073,081	61,020	0.0043	0.9957	82.82
24.5	14,094,586	282,775	0.0201	0.9799	82.46
25.5	13,794,521	33,513	0.0024	0.9976	80.80
26.5	13,504,117	70,756	0.0052	0.9948	80.61
27.5	13,368,056	114,331	0.0086	0.9914	80.19
28.5	11,805,606	219,963	0.0186	0.9814	79.50
29.5	11,559,873	90,827	0.0079	0.9921	78.02
30.5	11,443,947	682,315	0.0596	0.9404	77.40
31.5	10,724,404	197,709	0.0184	0.9816	72.79
32.5	9,639,994	105,998	0.0110	0.9890	71.45
33.5	9,488,273	56,343	0.0059	0.9941	70.66
34.5	7,850,659	36,190	0.0046	0.9954	70.24
35.5	7,779,525	84,502	0.0109	0.9891	69.92
36.5	7,614,941	83,914	0.0110	0.9890	69.16
37.5	6,839,390	68,054	0.0100	0.9900	68.40
38.5	6,765,383	19,213	0.0028	0.9972	67.72

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	6,720,891	42,605	0.0063	0.9937	67.53
40.5	6,038,896	54,518	0.0090	0.9910	67.10
41.5	5,106,101	109,680	0.0215	0.9785	66.50
42.5	4,982,309	84,286	0.0169	0.9831	65.07
43.5	4,865,642	322,914	0.0664	0.9336	63.97
44.5	4,605,982	144,464	0.0314	0.9686	59.72
45.5	4,036,984	307,814	0.0762	0.9238	57.84
46.5	2,863,133	9,086	0.0032	0.9968	53.43
47.5	2,829,467	25,321	0.0089	0.9911	53.26
48.5	2,812,785	11,152	0.0040	0.9960	52.79
49.5	2,320,101	13,659	0.0059	0.9941	52.58
50.5	2,061,126	14,321	0.0069	0.9931	52.27
51.5	1,661,171	44,752	0.0269	0.9731	51.91
52.5	1,548,402	2,181	0.0014	0.9986	50.51
53.5	1,091,238		0.0000	1.0000	50.44
54.5	772,200	23,402	0.0303	0.9697	50.44
55.5	626,221	33,882	0.0541	0.9459	48.91
56.5	591,899	4,256	0.0072	0.9928	46.26
57.5	587,526	5,298	0.0090	0.9910	45.93
58.5	581,879	81,054	0.1393	0.8607	45.52
59.5	514,421	924	0.0018	0.9982	39.18
60.5	513,667	2,158	0.0042	0.9958	39.11
61.5	511,330	62,572	0.1224	0.8776	38.95
62.5	448,592	1,346	0.0030	0.9970	34.18
63.5	473,180		0.0000	1.0000	34.08
64.5	473,180		0.0000	1.0000	34.08
65.5	471,566		0.0000	1.0000	34.08
66.5	471,790	3,239	0.0069	0.9931	34.08
67.5	429,484		0.0000	1.0000	33.84
68.5	421,553		0.0000	1.0000	33.84
69.5	430,598		0.0000	1.0000	33.84
70.5	435,074		0.0000	1.0000	33.84
71.5	424,870	77	0.0002	0.9998	33.84
72.5	424,676	77	0.0002	0.9998	33.83
73.5	427,547	203	0.0005	0.9995	33.82
74.5	401,671	227,020	0.5652	0.4348	33.80
75.5	172,528		0.0000	1.0000	14.70
76.5	197,712		0.0000	1.0000	14.70
77.5	198,475		0.0000	1.0000	14.70
78.5	156,840		0.0000	1.0000	14.70

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	156,840	1,112	0.0071	0.9929	14.70
80.5	155,728		0.0000	1.0000	14.60
81.5	155,150		0.0000	1.0000	14.60
82.5	155,150		0.0000	1.0000	14.60
83.5	155,150		0.0000	1.0000	14.60
84.5	154,748		0.0000	1.0000	14.60
85.5	154,722		0.0000	1.0000	14.60
86.5	155,423	6,769	0.0436	0.9564	14.60
87.5	173,002	27,872	0.1611	0.8389	13.96
88.5	145,048		0.0000	1.0000	11.71
89.5	129,541		0.0000	1.0000	11.71
90.5	129,371		0.0000	1.0000	11.71
91.5	129,371	48,231	0.3728	0.6272	11.71
92.5	81,141	305	0.0038	0.9962	7.34
93.5	80,836	215	0.0027	0.9973	7.31
94.5	81,197		0.0000	1.0000	7.29
95.5	81,177		0.0000	1.0000	7.29
96.5	80,845		0.0000	1.0000	7.29
97.5	78,259		0.0000	1.0000	7.29
98.5	78,059		0.0000	1.0000	7.29
99.5	69,143		0.0000	1.0000	7.29
100.5	64,532	25,185	0.3903	0.6097	7.29
101.5	39,347	774	0.0197	0.9803	4.44
102.5	38,573	747	0.0194	0.9806	4.35
103.5	37,827		0.0000	1.0000	4.27
104.5	25,691		0.0000	1.0000	4.27
105.5	25,691		0.0000	1.0000	4.27
106.5	25,691		0.0000	1.0000	4.27
107.5	25,691		0.0000	1.0000	4.27
108.5	25,691		0.0000	1.0000	4.27
109.5	25,691		0.0000	1.0000	4.27
110.5	25,691		0.0000	1.0000	4.27
111.5	25,691		0.0000	1.0000	4.27
112.5	25,691		0.0000	1.0000	4.27
113.5	25,691		0.0000	1.0000	4.27
114.5	25,691		0.0000	1.0000	4.27
115.5	25,624		0.0000	1.0000	4.27
116.5	24,923		0.0000	1.0000	4.27
117.5	575		0.0000	1.0000	4.27
118.5	575		0.0000	1.0000	4.27

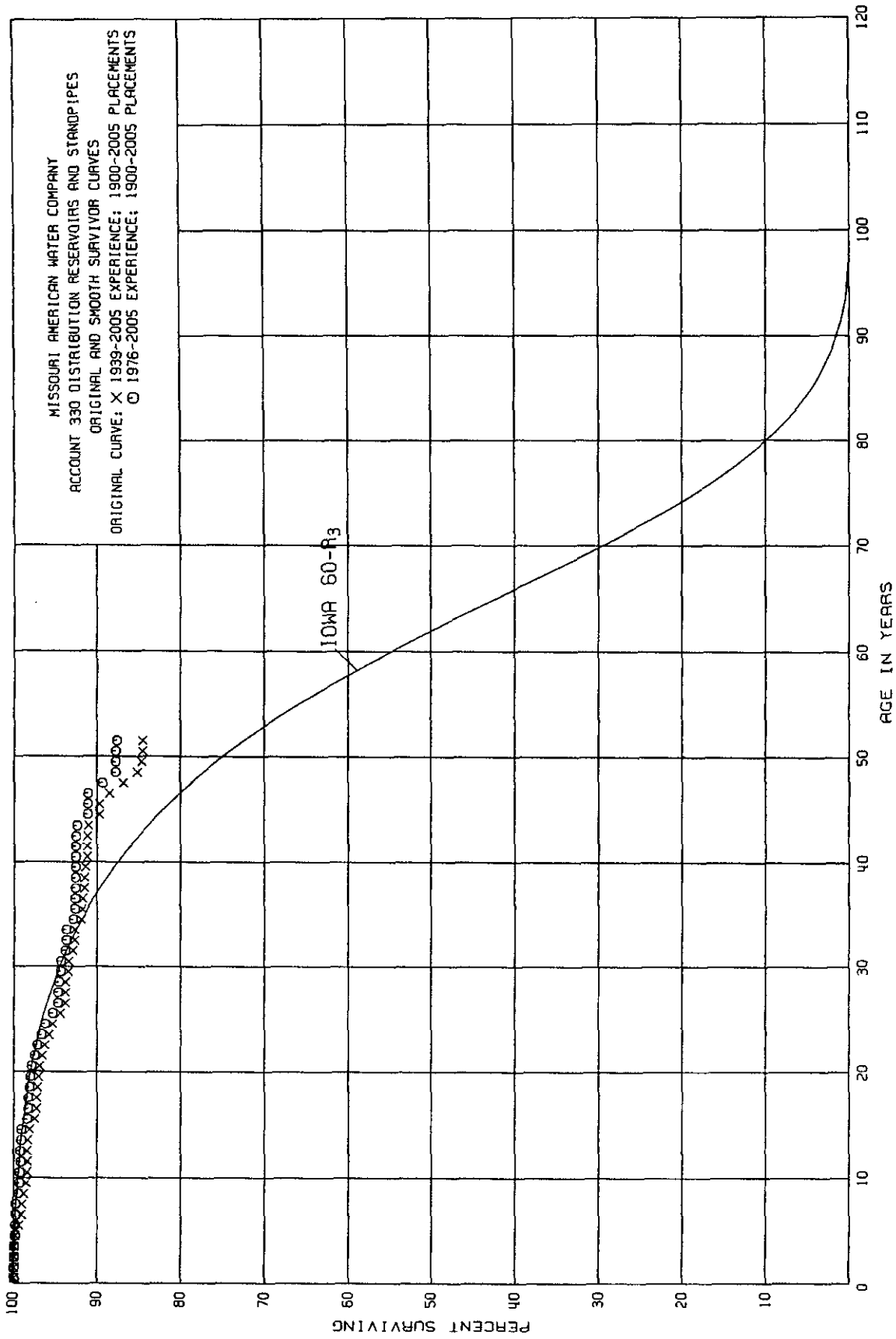
MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	575		0.0000	1.0000	4.27
120.5	575		0.0000	1.0000	4.27
121.5	575		0.0000	1.0000	4.27
122.5	575		0.0000	1.0000	4.27
123.5	575		0.0000	1.0000	4.27
124.5					4.27



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

ORIGINAL LIFE TABLE

PLACEMENT BAND 1900-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	24,002,816		0.0000	1.0000	100.00
0.5	23,130,346	3,839	0.0002	0.9998	100.00
1.5	23,068,154	5,619	0.0002	0.9998	99.98
2.5	23,013,090	19,868	0.0009	0.9991	99.96
3.5	19,570,986	7,875	0.0004	0.9996	99.87
4.5	19,485,648	82,838	0.0043	0.9957	99.83
5.5	18,457,326	54,715	0.0030	0.9970	99.40
6.5	18,200,171	17,995	0.0010	0.9990	99.10
7.5	17,210,170	32,830	0.0019	0.9981	99.00
8.5	15,200,052	51,579	0.0034	0.9966	98.81
9.5	14,313,457	9,578	0.0007	0.9993	98.47
10.5	13,677,204	1,054	0.0001	0.9999	98.40
11.5	13,675,086	3,604	0.0003	0.9997	98.39
12.5	13,610,569	14,234	0.0010	0.9990	98.36
13.5	13,105,837	21,904	0.0017	0.9983	98.26
14.5	12,215,330	78,012	0.0064	0.9936	98.09
15.5	10,985,067	14,092	0.0013	0.9987	97.46
16.5	9,882,368	2,420	0.0002	0.9998	97.33
17.5	9,859,588	16,676	0.0017	0.9983	97.31
18.5	9,798,542	10,730	0.0011	0.9989	97.14
19.5	9,928,340	8,565	0.0009	0.9991	97.03
20.5	9,902,551	34,602	0.0035	0.9965	96.94
21.5	9,881,395	34,017	0.0034	0.9966	96.60
22.5	9,765,284	52,475	0.0054	0.9946	96.27
23.5	9,718,023	48,094	0.0049	0.9951	95.75
24.5	8,925,812	83,401	0.0093	0.9907	95.28
25.5	8,558,550	51,132	0.0060	0.9940	94.39
26.5	7,944,843	814	0.0001	0.9999	93.82
27.5	7,670,872	4,836	0.0006	0.9994	93.81
28.5	7,594,132	23,196	0.0031	0.9969	93.75
29.5	7,560,349	2,543	0.0003	0.9997	93.46
30.5	7,204,762	40,326	0.0056	0.9944	93.43
31.5	7,173,908	16,285	0.0023	0.9977	92.91
32.5	7,122,563	892	0.0001	0.9999	92.70
33.5	7,086,700	57,742	0.0081	0.9919	92.69
34.5	6,631,424	13,395	0.0020	0.9980	91.94
35.5	6,239,845	6,027	0.0010	0.9990	91.76
36.5	6,084,720	11,357	0.0019	0.9981	91.67
37.5	5,447,990	2,789	0.0005	0.9995	91.50
38.5	5,100,551	2,391	0.0005	0.9995	91.45