

MISSOURI-AMERICAN WATER COMPANY

ST. LOUIS, MISSOURI

DEPRECIATION STUDY

CALCULATED ANNUAL DEPRECIATION ACCRUALS

RELATED TO UTILITY PLANT

AT DECEMBER 31, 2008

MISSOURI-AMERICAN WATER COMPANY

St. Louis, Missouri

DEPRECIATION STUDY

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GANNETT FLEMING, INC. - VALUATION AND RATE DIVISION

Harrisburg, Pennsylvania



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October 29, 2009

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

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Attention Frank Kartmann, President

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, 2008. 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.

A handwritten signature in cursive script that reads "John J. Spanos".

JOHN J. SPANOS
Vice President
Valuation and Rate Division

JJS:krm

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MISSOURI-AMERICAN WATER COMPANY
DEPRECIATION STUDY
CALCULATED ANNUAL DEPRECIATION ACCRUALS
RELATED TO UTILITY PLANT
AT DECEMBER 31, 2008

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, 2008. 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 2008; 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 2008 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 historical data. Each component of net salvage, i.e., cost of removal and salvage was

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,

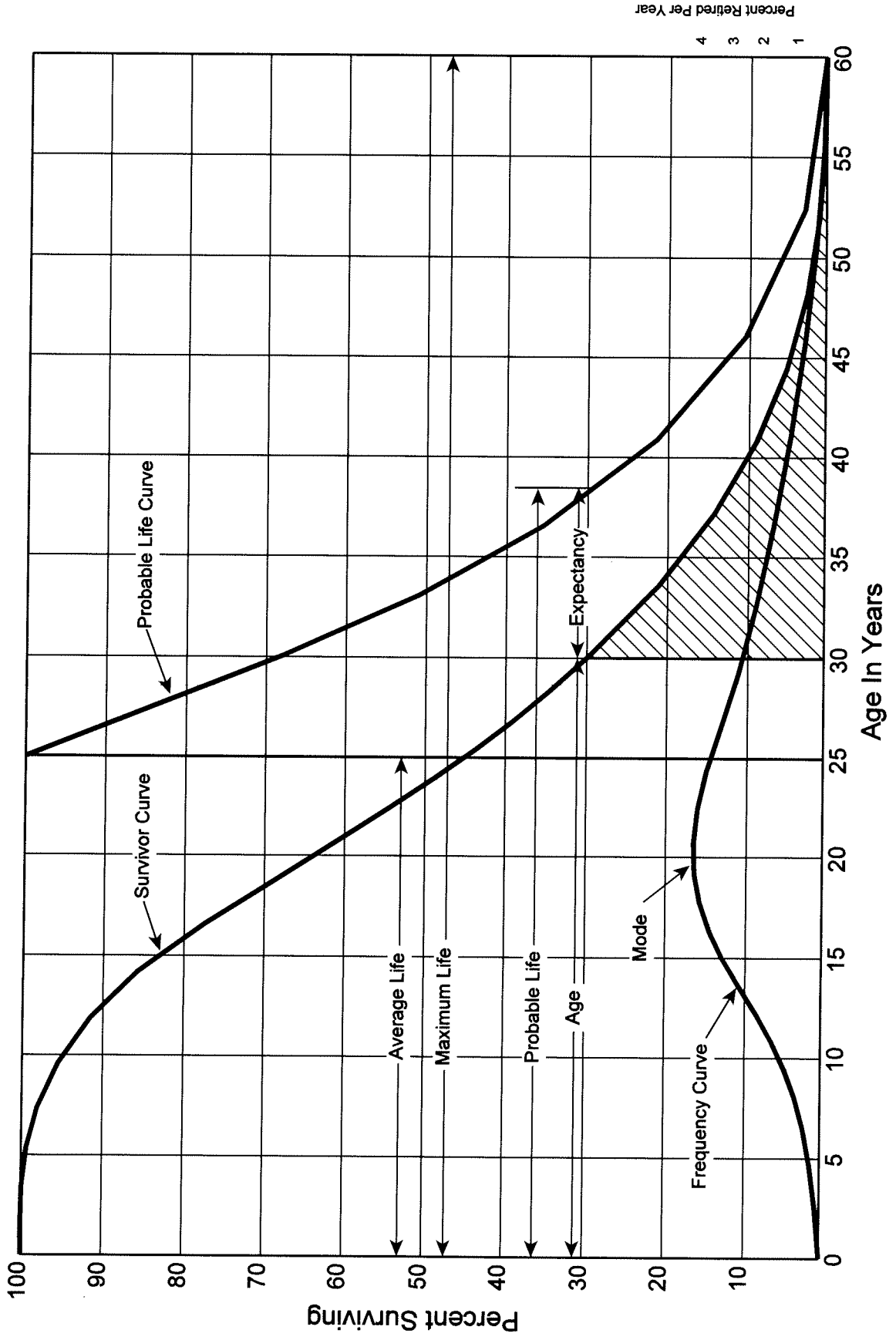


Figure 1. A Typical Survivor Curve and Derived Curves

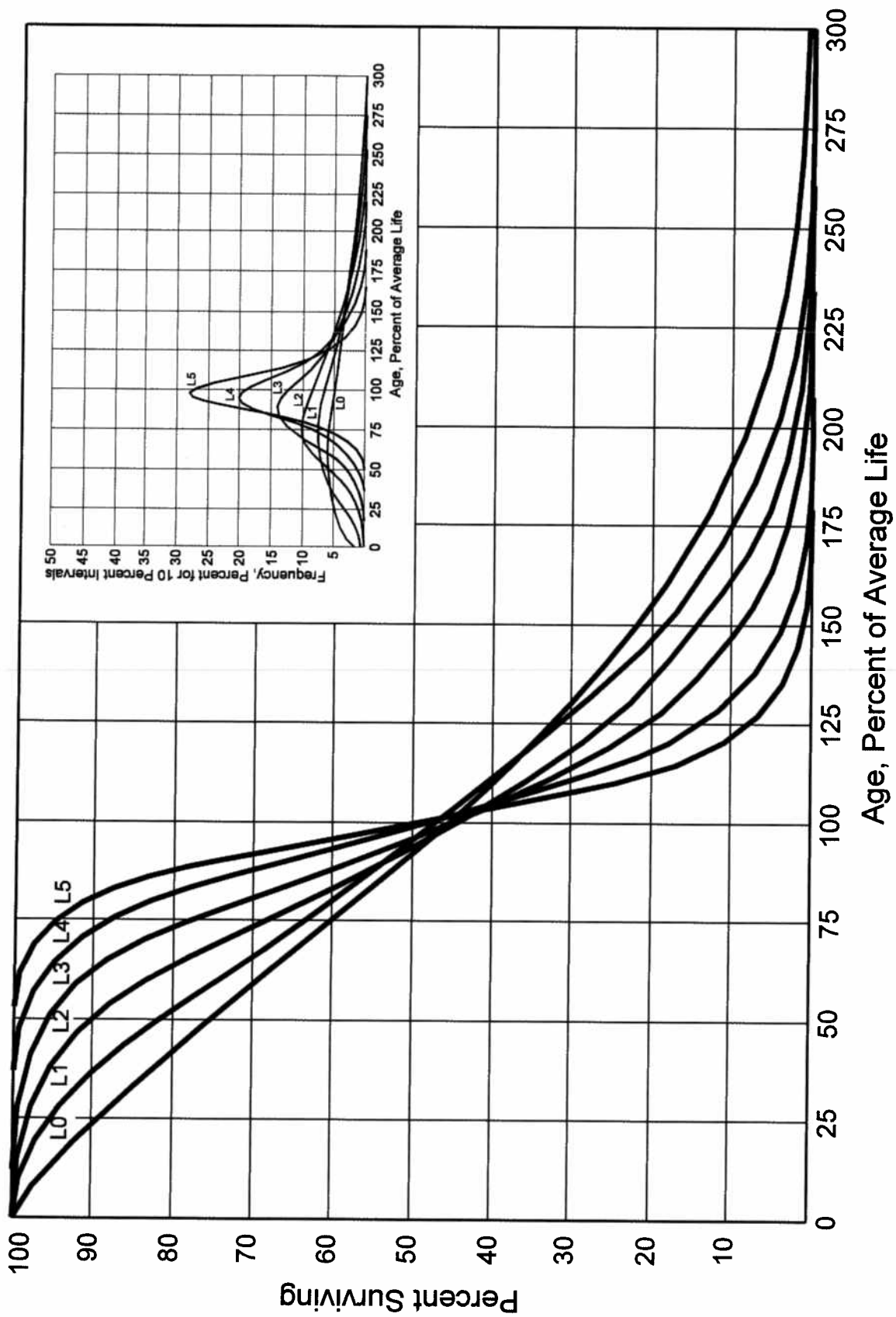


Figure 2. Left Modal or "L" Iowa Type Survivor Curves

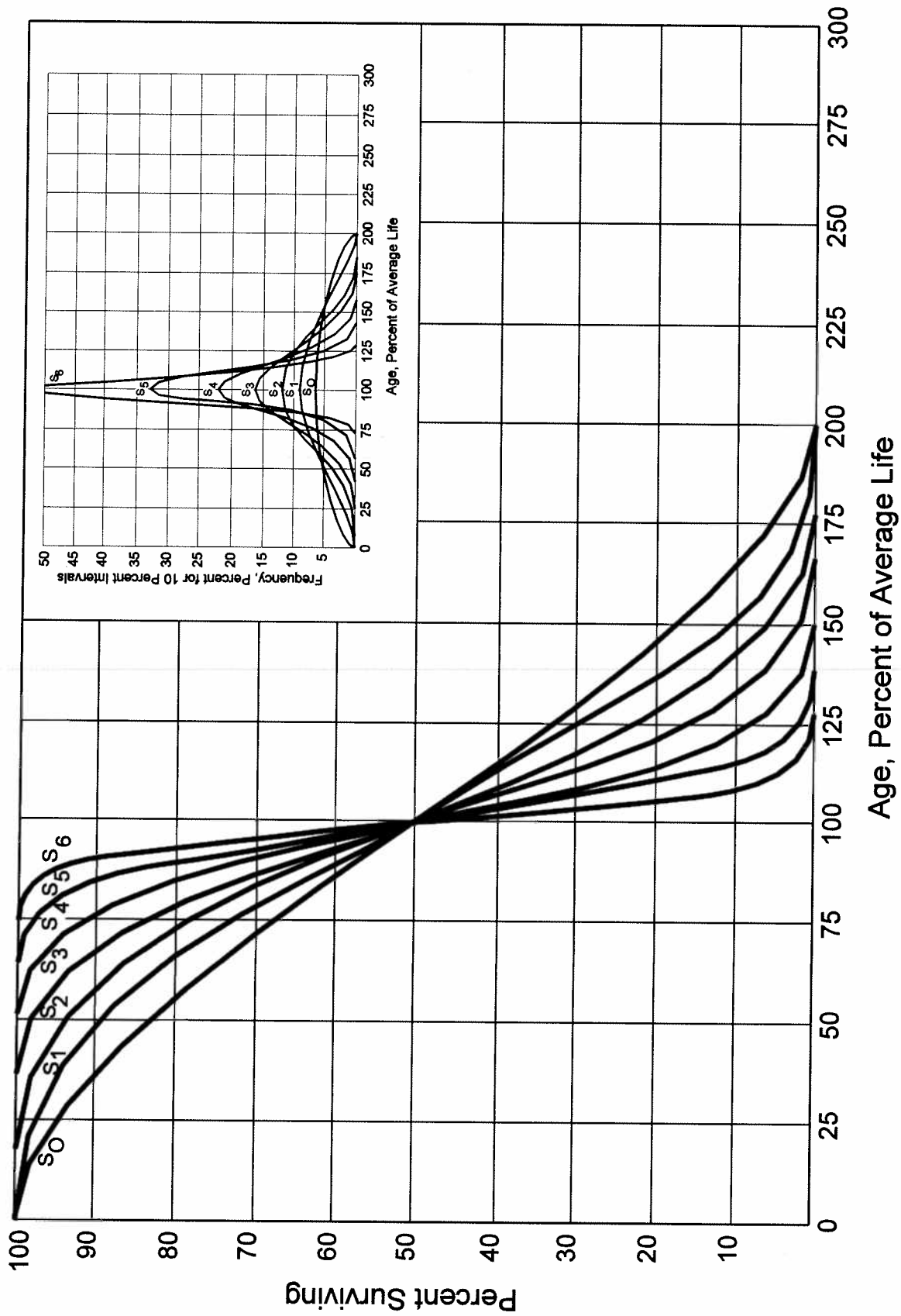


Figure 3. Symmetrical or "S" Iowa Type Survivor Curves

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.

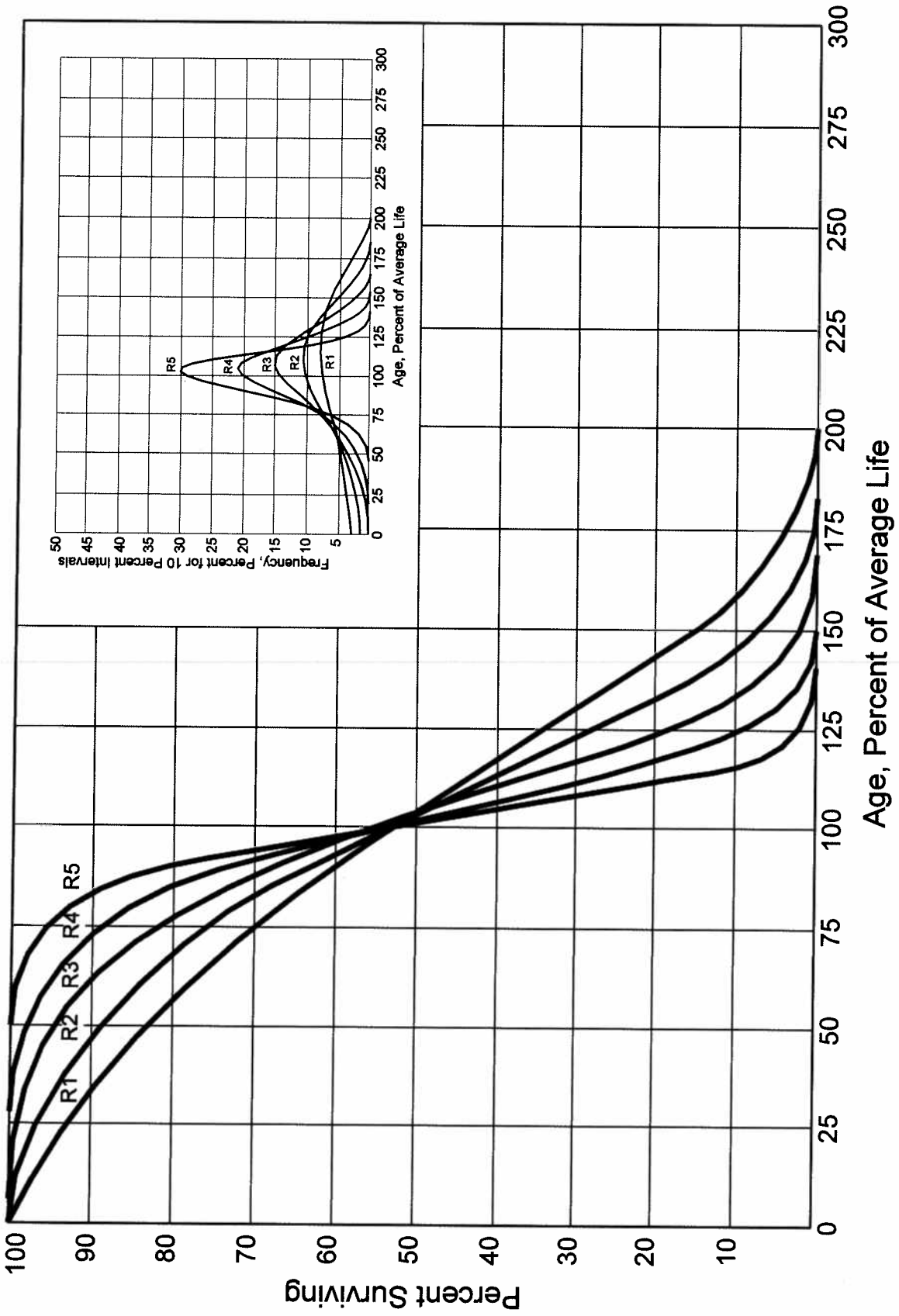


Figure 4. Right Modal or "R" Iowa Type Survivor Curves

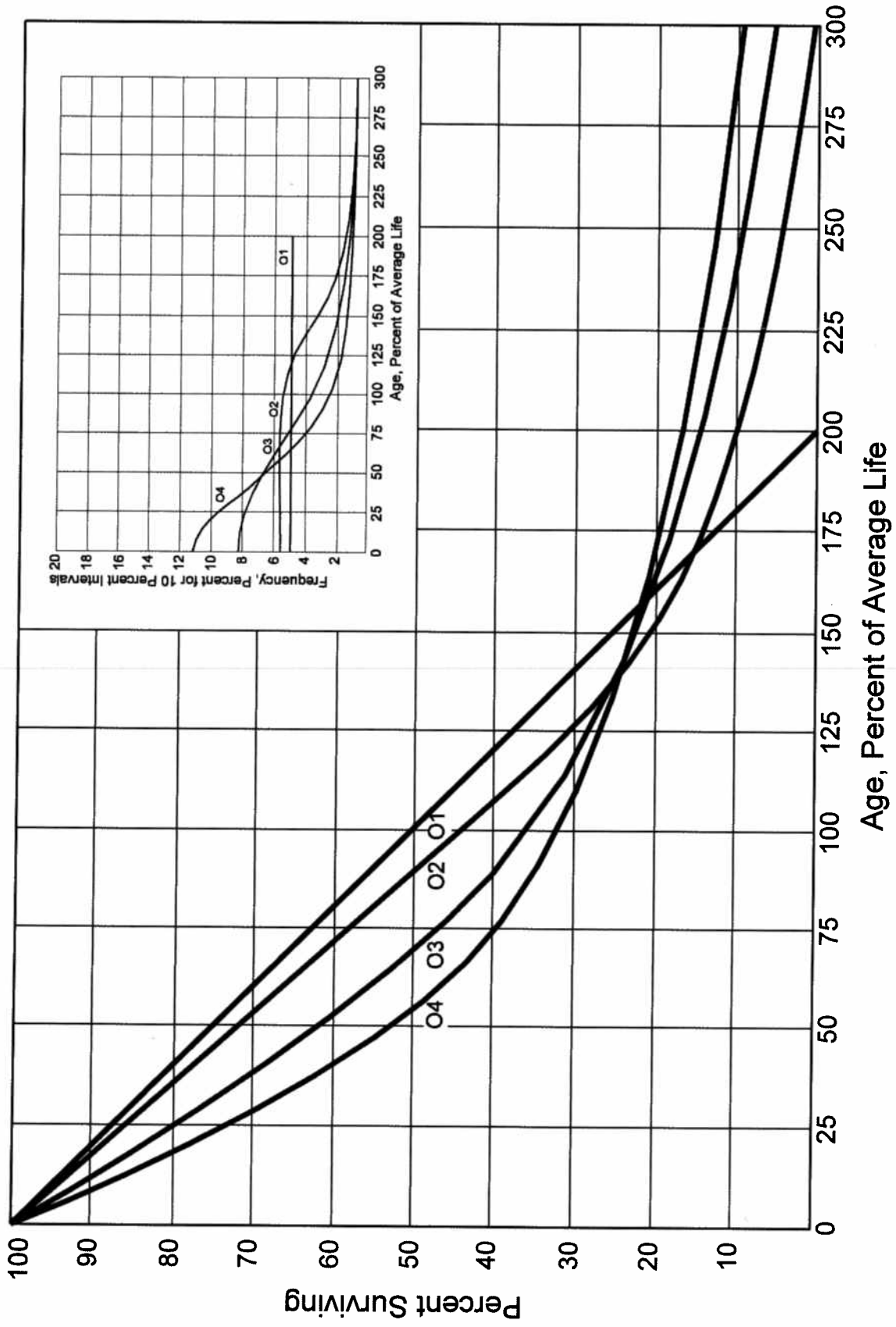


Figure 5. Origin Modal or "O" Iowa Type Survivor Curves

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 1999-2008 during which there were placements during the years 1994-2008. 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 1994 were retired in 1999. 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 stairstep line drawn on the table beginning with the 1999 retirements of 1994 installations and ending with the 2008 retirements of the 2003 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 1999-2008
SUMMARIZED BY AGE INTERVAL

Experience Band 1999-2008	Retirements, Thousands of Dollars										Placement Band 1994-2008	
	During Year										Total During Age Interval	Age Interval
Year Placed (1)	1999 (2)	2000 (3)	2001 (4)	2002 (5)	2003 (6)	2004 (7)	2005 (8)	2006 (9)	2007 (10)	2008 (11)	(12)	(13)
1994	10	11	12	13	14	16	23	24	25	26	26	13½-14½
1995	11	12	13	15	16	18	20	21	22	19	44	12½-13½
1996	11	12	13	14	16	17	19	21	22	18	64	11½-12½
1997	8	9	10	11	11	13	14	15	16	17	83	10½-11½
1998	9	10	11	12	13	14	16	17	19	20	93	9½-10½
1999	4	9	10	11	12	13	14	15	16	20	105	8½-9½
2000		5	11	12	13	14	15	16	18	20	113	7½-8½
2001			6	12	13	15	16	17	19	19	124	6½-7½
2002				6	13	15	16	17	19	19	131	5½-6½
2003				7	13	14	16	17	19	20	143	4½-5½
2004					8	8	18	20	22	23	146	3½-4½
2005							9	20	22	25	150	2½-3½
2006								11	23	25	151	1½-2½
2007									11	24	153	½-1½
2008										13	80	0-½
Total	53	68	86	106	128	157	196	231	273	308	1,606	

TABLE 2. OTHER TRANSACTIONS FOR EACH YEAR 1999-2008
SUMMARIZED BY AGE INTERVAL

Year Placed (1)	Acquisitions, Transfers and Sales, Thousands of Dollars										Total During Age Interval (12)	Age Interval (13)	
	1999 (2)	2000 (3)	2001 (4)	2002 (5)	2003 (6)	2004 (7)	2005 (8)	2006 (9)	2007 (10)	2008 (11)			
1994	-	-	-	-	-	-	60 ^a	-	-	-	-	-	13½-14½
1995	-	-	-	-	-	-	-	-	-	-	-	-	12½-13½
1996	-	-	-	-	-	-	-	-	-	-	-	-	11½-12½
1997	-	-	-	-	-	-	(5) ^b	-	-	-	60	-	10½-11½
1998	-	-	-	-	-	-	6 ^a	-	-	-	-	-	9½-10½
1999	-	-	-	-	-	-	-	-	-	-	(5)	-	8½-9½
2000	-	-	-	-	-	-	-	-	-	-	6	-	7½-8½
2001	-	-	-	-	-	-	-	-	-	-	-	-	6½-7½
2002	-	-	-	-	-	-	(12) ^b	-	-	-	-	-	5½-6½
2003	-	-	-	-	-	-	-	22 ^a	-	-	-	-	4½-5½
2004	-	-	-	-	-	-	(19) ^b	-	-	-	10	-	3½-4½
2005	-	-	-	-	-	-	-	-	-	-	-	-	2½-3½
2006	-	-	-	-	-	-	-	-	-	(102) ^c	(121)	-	1½-2½
2007	-	-	-	-	-	-	-	-	-	-	-	-	½-1½
2008	-	-	-	-	-	-	-	-	-	-	-	-	0-½
Total	=	=	=	=	=	=	(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 1999 through 2008 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 2004 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 1999-2008, 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 1999-2008
 SUMMARIZED BY AGE INTERVAL

Experience Band 1999-2008	Exposures, Thousands of Dollars										Total at Beginning of Age Interval (12)	Age Interval (13)
	Annual Survivors at the Beginning of the Year											
Year Placed (1)	1999 (2)	2000 (3)	2001 (4)	2002 (5)	2003 (6)	2004 (7)	2005 (8)	2006 (9)	2007 (10)	2008 (11)		
1994	255	245	234	222	209	195	239	216	192	167	167	13½-14½
1995	279	268	256	243	228	212	194	174	153	131	323	12½-13½
1996	307	296	284	271	257	241	224	205	184	162	531	11½-12½
1997	338	330	321	311	300	289	276	262	242	226	823	10½-11½
1998	376	367	357	346	334	321	307	297	280	261	1,097	9½-10½
1999	420 ^a	416	407	397	386	374	361	347	332	316	1,503	8½-9½
2000		460 ^a	455	444	432	419	405	390	374	356	1,952	7½-8½
2001			510 ^a	504	492	479	464	448	431	412	2,463	6½-7½
2002				580 ^a	574	561	546	530	501	482	3,057	5½-6½
2003					660 ^a	653	639	623	628	609	3,789	4½-5½
2004						750 ^a	742	724	685	663	4,332	3½-4½
2005							850 ^a	841	821	799	4,955	2½-3½
2006								960 ^a	949	926	5,719	1½-2½
2007									1,080 ^a	1,069	6,579	½-1½
2008										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	

Experience Band 1999-2008

Placement Band 1994-2008

^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 1999-2008

Placement Band 1994-2008

(Exposure and Retirement Amounts are in Thousands of Dollars)

Age at Beginning of Interval (1)	Exposures at Beginning of Age Interval (2)	Retirements During Age Interval (3)	Retirement Ratio (4)	Survivor Ratio (5)	Percent Surviving at Beginning of Age Interval (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.

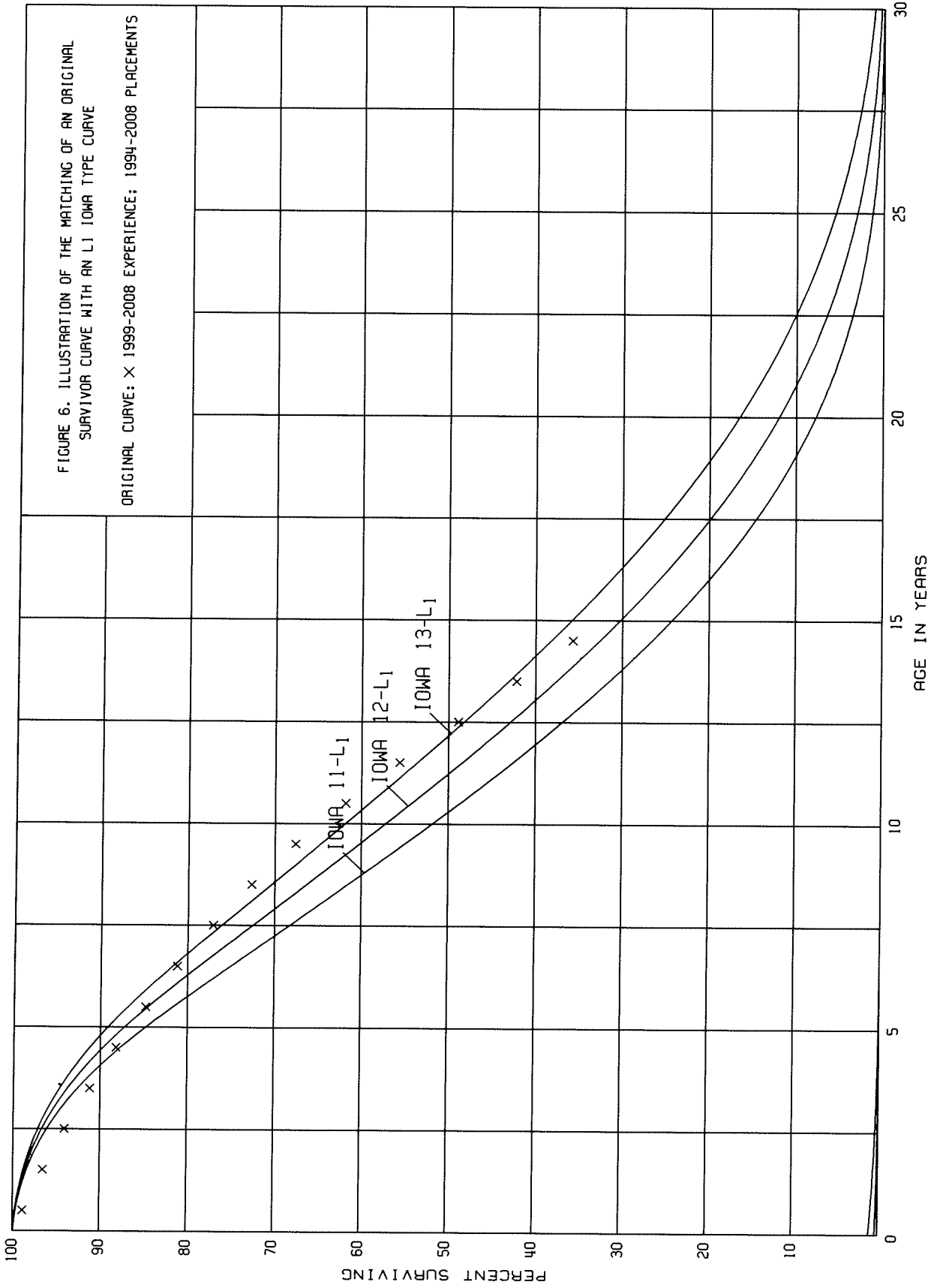
Column 5 = 1.0000 minus Column 4.

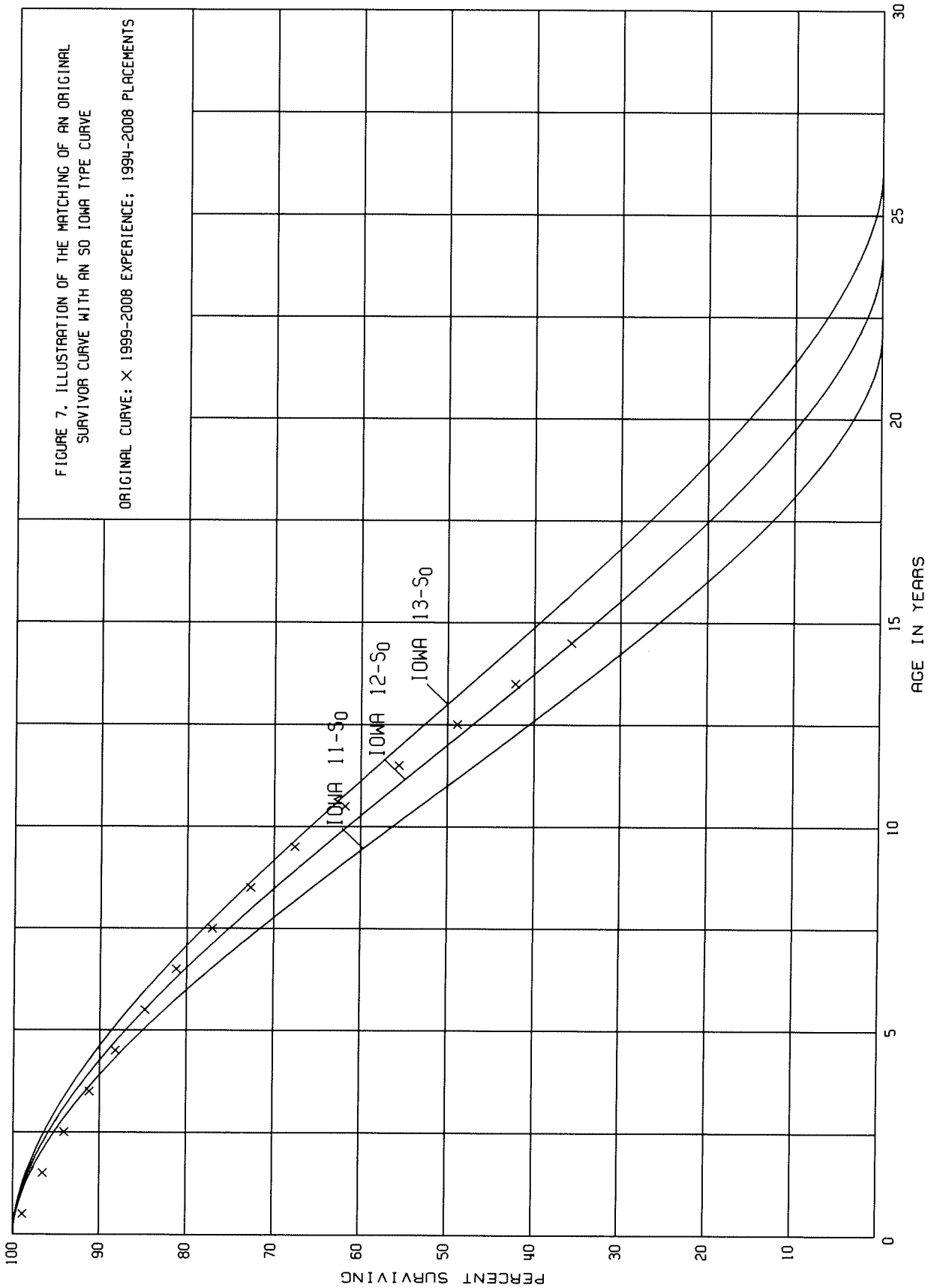
Column 6 = Column 5 multiplied by Column 6 as of the Preceding Age Interval.

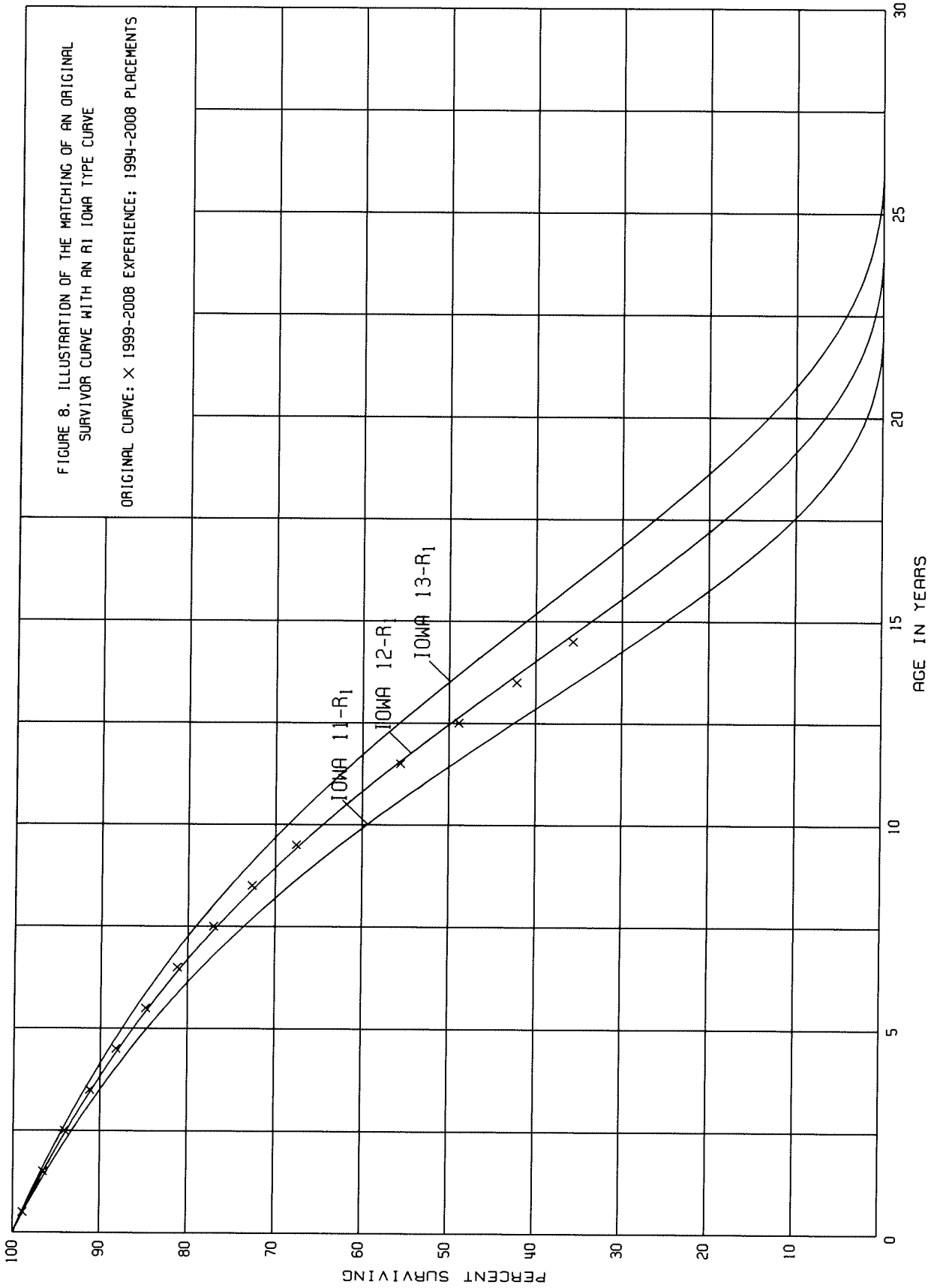
The original survivor curve is plotted from the original life table (column 6, Table 4). When the curve terminates at a percent surviving greater than zero, it is called a stub survivor curve. Survivor curves developed from retirement rate studies generally are stub curves.

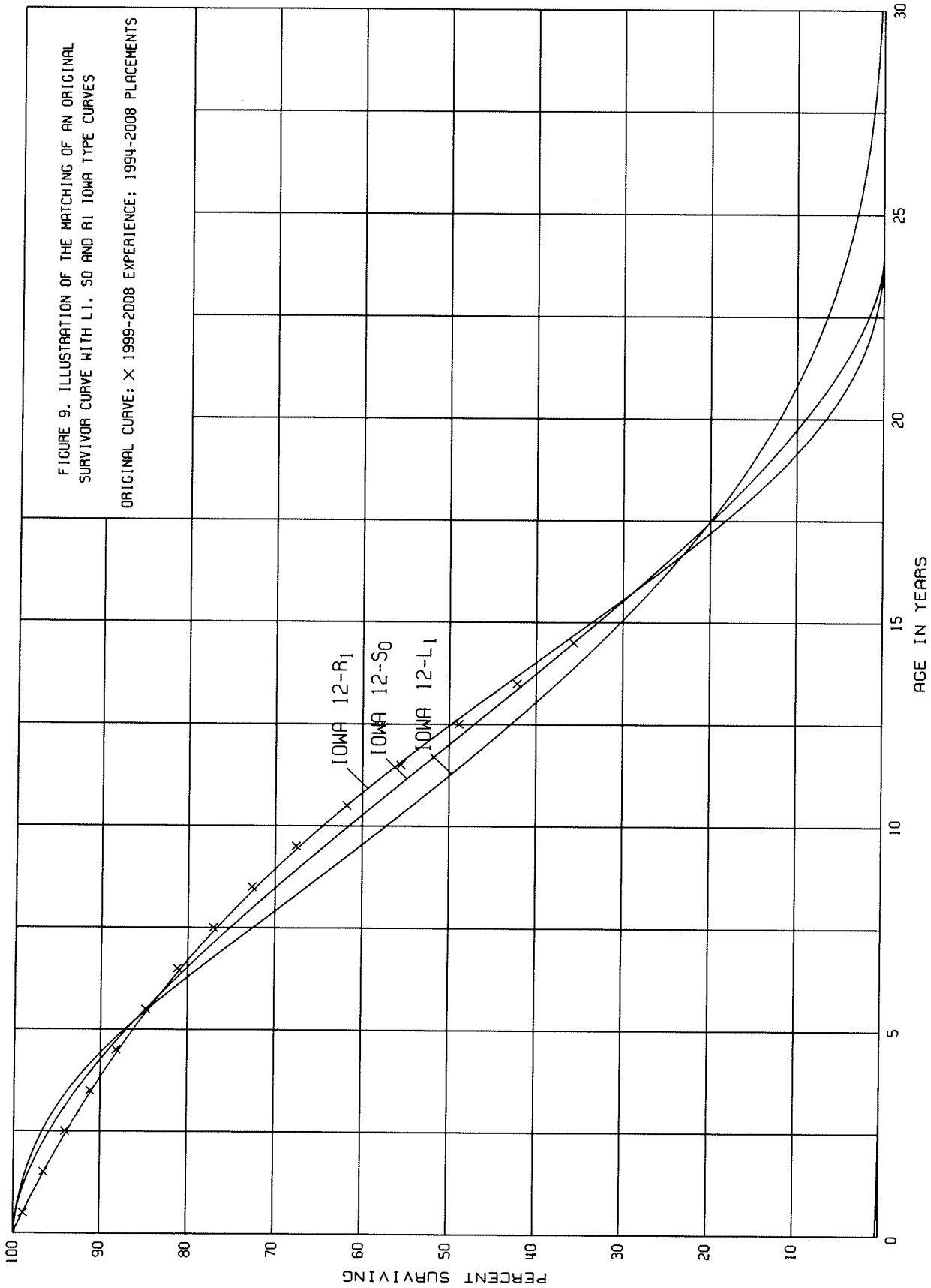
Smoothing the Original Survivor Curve. The smoothing of the original survivor curve eliminates any irregularities and serves as the basis for the preliminary extrapolation to zero percent surviving of the original stub curve. Even if the original survivor curve is complete from 100% to zero percent, 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.









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 85 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>
304.40	Structures and Improvements - Transmission & Distribution
304.61	Structures and Improvements - Office Building
309	Supply Mains
311	Electric Pumping Equipment
320	Water Treatment Equipment
331	Mains - Transmission and Distribution
333	Services
334	Meters and Meter Installations
335	Fire Hydrants
339.50	Miscellaneous Transmission & Distribution - Other
341.10	Transportation Equipment - Light Trucks
341.20	Transportation Equipment - Heavy Trucks
341.30	Transportation Equipment - 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 2008. 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 2008. The 90-R2 is an excellent fit of the significant portion of the original survivor curve as set forth on page III-114, 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 less than 3 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 4 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 2008. 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 95 percent of the depreciable plant balance and are presented below:

304.1	Structures and Improvements - Source of Supply
304.2 & 304.3	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
331	Mains - Transmission and Distribution
333	Services
334	Meters and Meter Installations
335	Fire Hydrants
341.1, 341.2 & 341.3	Transportation Equipment - Vehicles
341.4	Transportation Equipment - Other
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 2008. These data include the retirements, cost of removal and gross salvage.

The net salvage estimate for this account is negative 20 percent and is based on the trends in cost of removal and salvage percents as shown in the tabulation on pages III-204 and III-205. 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 29 and 2 percent removal cost, respectively. Gross salvage has been sporadic, averaging 7 percent for the 35-year period, but trending to 0 percent in recent years. The negative 20 percent net salvage estimate is based primarily on the overall cost of removal and gross salvage percent.

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 less than 3 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 2 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, 2008, 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, 2008, 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.

III-1

PART III. RESULTS OF STUDY

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, 2008. For most plant accounts, the application of such rates to future balances that reflect additions subsequent to December 31, 2008, 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, 2008, 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, 2008

DEPRECIABLE GROUP (1)	SURVIVOR CURVE (2)	NET SALVAGE (3)	ORIGINAL COST AT DECEMBER 31, 2008 (4)	BOOK RESERVE (5)	FUTURE ACCRUALS (6)	ANNUAL ACCRUAL AMOUNT (7)	COMPOSITE REMAINING LIFE (8)	ANNUAL ACCUR RATE PERCENT (9)=(7)/(8)
DEPRECIABLE PLANT								
STRUCTURES & IMPROVEMENTS								
304.10	55-R4	(30)	14,278,610.32	3,601,001	14,961,195	349,874	42.8	2.45
304.20	75-R2.5 *	(35)	19,213,262.12	4,499,052	21,438,856	1,239,003	17.3	6.45
304.30	80-R3 *	(35)	91,970,209.64	26,100,173	98,059,605	3,073,121	31.9	3.34
304.40	50-R2.5	(20)	10,443,883.25	3,473,145	9,059,513	223,743	40.5	2.14
304.53	20-R4	0	54,149.02	1,943	52,206	7,421	7.0	13.70
304.61	50-R1	(20)	7,497,054.19	602,749	8,393,716	173,965	48.2	2.32
304.70	50-R3	(20)	878,762.87	71,654	982,857	40,006	24.6	4.55
304.80	50-R2.5	(20)	4,193,223.14	1,262,266	3,769,601	92,754	40.6	2.21
			148,529,154.55	39,611,983	156,717,549	5,199,887	30.1	3.50
TOTAL STRUCTURES & IMPROVEMENTS								
305.00	80-R2.5 *	0	111,065.96	85,476	25,590	1,416	18.1	1.27
306.00	65-R1.5 *	(15)	1,005,416.69	159,967	986,260	53,125	18.8	5.28
307.00	55-R2	0	6,791,580.74	1,164,390	5,627,191	151,139	37.2	2.23
308.00	60-R2.5	0	1,803.84	30	1,774	32	55.4	1.77
309.00	70-R3	(25)	20,763,915.70	5,089,082	20,865,817	356,696	58.5	1.72
310.10	50-R3	0	3,520,282.48	125,461	3,394,821	70,703	48.0	2.01
310.20	45-R4	0	347.69	7	341	103	3.3	29.62
311.00	42-R1.5	(10)	56,621,284.59	19,996,259	42,177,154	1,296,100	32.5	2.29
320.00	45-R2	(30)	109,454,534.90	33,559,042	108,731,854	3,000,607	36.2	2.74
330.00	60-R3	(35)	27,040,871.75	9,607,210	26,897,969	682,503	39.4	2.52
331.00	90-R2	(25)	776,888,401.18	159,917,512	811,192,980	10,484,174	77.4	1.35
332.00	80-S1	(25)	567,510.56	84,536	624,853	9,086	68.8	1.60
333.00	65-S0.5	(90)	27,503,883.23	5,671,030	46,586,349	861,961	54.0	3.13
334.00	40-R1	4	78,807,612.17	17,976,419	57,678,889	1,676,089	34.4	2.13
335.00	65-R1.5	(20)	54,353,106.83	16,078,156	49,145,568	942,600	52.1	1.73
339.10	25-SQ	0	3,449.86	2,395	1,055	50	21.1	1.45 **
339.20	25-SQ	0	1,729.62	69	1,661	81	20.5	4.68
339.40	30-SQ	0	1,481,666.20	433,500	1,048,167	44,798	23.4	3.02
339.50	50-R3	0	31,394.71	4,931	26,466	1,046	25.3	3.33
339.60	30-SQ	0	1,417,442.01	341,659	1,075,782	37,519	28.7	2.65
			2,935,682.40	782,554	2,153,131	83,494	25.8	2.84
TOTAL ACCOUNT 339								
340.10	20-SQ	0	1,846,852.33	960,745	886,106	105,555	8.4	5.72
340.20	5-SQ	0	6,740,039.72	1,006,898	5,733,140	1,854,173	3.1	27.51
340.30	5-SQ	0	9,326,823.48	5,556,935	3,769,888	2,333,894	1.6	25.02
340.50	15-SQ	0	497,599.24	116,931	380,669	47,571	8.0	9.56
			18,411,314.77	7,641,509	10,769,803	4,341,193	2.5	23.58
TOTAL ACCOUNT 340								

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, 2008

DEPRECIABLE GROUP (1)	SURVIVOR CURVE (2)	NET SALVAGE (3)	ORIGINAL COST AT DECEMBER 31, 2008 (4)	BOOK RESERVE (5)	FUTURE ACCRUALS (6)	ANNUAL ACCRUAL AMOUNT (7)	COMPOSITE REMAINING LIFE (8)	ANNUAL RATE PERCENT (9)=(7)/(4)
TRANSPORTATION EQUIPMENT								
341.10	8-L1.5	10	781,122.18	512,415	190,596	33,148	5.7	4.24 ***
341.20	9-L2	10	4,268,777.67	3,995,900	(154,000)	0	-	***
341.30	5-L2	10	1,084,116.24	605,023	370,682	82,191	4.5	7.58 ***
341.40	15-S2.5	15	399,439.31	306,463	33,060	2,280	14.5	0.57 ***
TOTAL ACCOUNT 341			6,533,455.40	5,419,801	440,338	117,819	3.7	1.80
STORES EQUIPMENT								
342.00	25-SQ	0	408,442.36	140,661	267,784	15,198	17.6	3.72
343.00	20-SQ	0	7,896,462.09	3,164,689	4,731,792	458,219	10.3	5.80
344.00	15-SQ	0	2,122,040.07	1,013,170	1,108,874	320,253	3.5	15.09
345.00	11-L1	15	1,516,730.43	1,067,220	222,002	22,533	9.9	1.49 ***
346.10	15-SQ	0	2,753,614.89	788,831	1,964,784	184,683	10.6	6.71
346.20	10-SQ	0	149,407.84	117,164	32,242	5,530	5.8	3.70
347.00	15-SQ	0	1,860,152.60	398,117	1,462,036	156,305	9.4	8.40
348.00	20-SQ	0	910,958.73	315,549	595,410	169,498	3.5	18.61
TOTAL DEPRECIABLE PLANT			1,367,359,034.44	329,975,805	1,354,413,155	30,660,746	44.2	2.26
NONDEPRECIABLE PLANT								
301.00	ORGANIZATION		251,341.94	(25,007)				
302.00	FRANCHISES AND CONSENTS		39,501.07					
303.20	LAND AND LAND RIGHTS - SOURCE OF SUPPLY		1,707,253.12					
303.30	LAND AND LAND RIGHTS - PUMPING		367,016.00					
303.40	LAND AND LAND RIGHTS - WATER TREATMENT		2,294,146.11					
303.50	LAND AND LAND RIGHTS - TRANSMISSION & DISTRIBUTION		4,791,981.12	(741,642)				
303.60	LAND AND LAND RIGHTS - ADMINISTRATIVE		389,020.20					
TOTAL NONDEPRECIABLE PLANT			9,840,259.56	(766,649)				
TOTAL UTILITY PLANT			1,367,199,294.00	329,209,156	1,354,413,155	30,660,746		

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

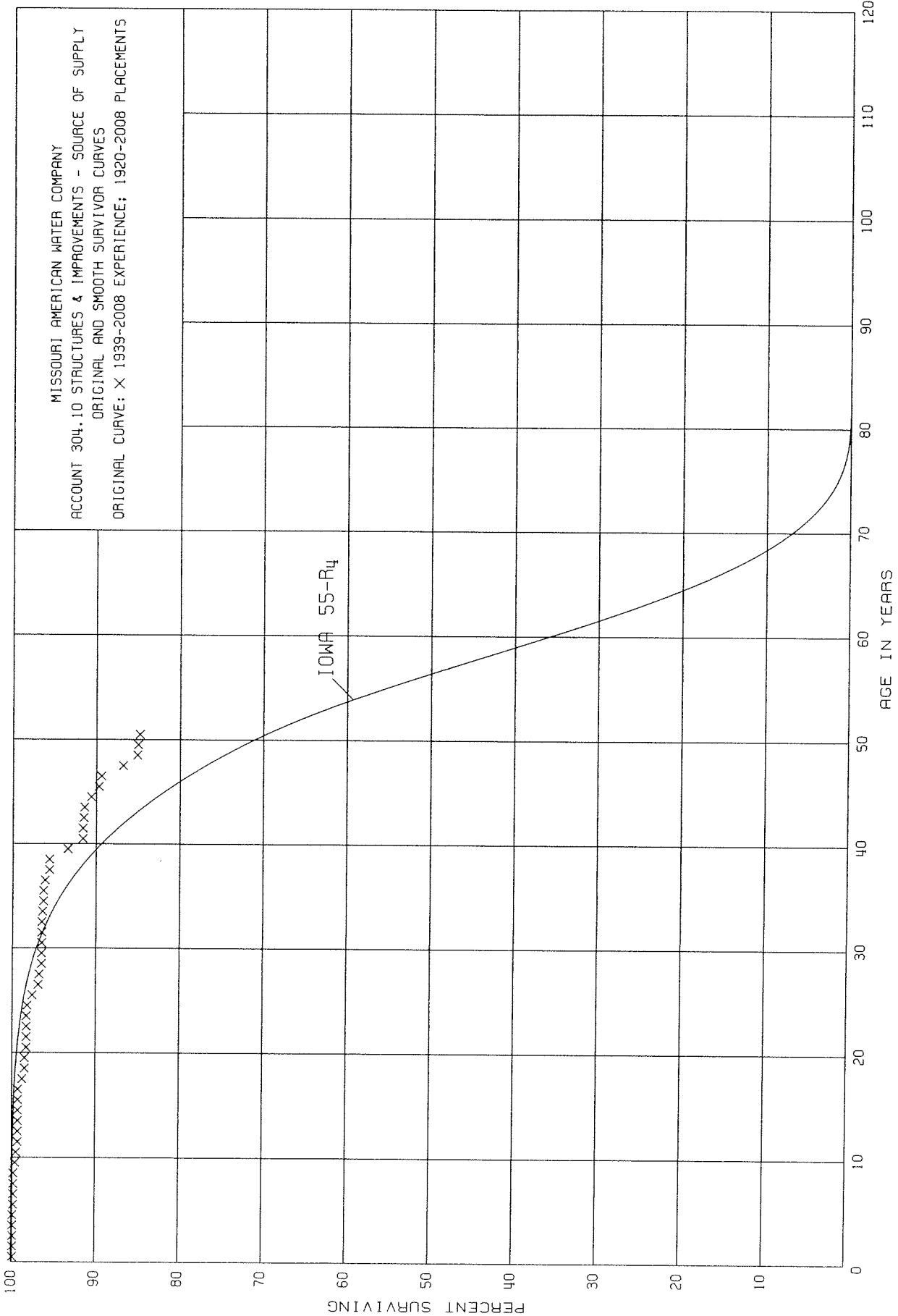
** APPLY A 10% ACCRUAL RATE TO THE NEW ADDITIONS RELATED TO THE COMPREHENSIVE PLANNING STUDY

*** DUE TO CHANGES FROM LEASED ASSETS TO PURCHASED ASSETS PRIOR TO 2008, THE FOLLOWING RATES SHOULD BE UTILIZED FOR NEW ADDITIONS BEGINNING JANUARY 1, 2009

ACCOUNT	RATE
341.10	14.26
341.20	12.27
341.30	21.03
341.40	6.26
345.00	10.63

III-6

SERVICE LIFE STATISTICS



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE

PLACEMENT BAND 1920-2008			EXPERIENCE BAND 1939-2008		
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	14,455,467		0.0000	1.0000	100.00
0.5	13,800,356		0.0000	1.0000	100.00
1.5	10,774,504		0.0000	1.0000	100.00
2.5	9,893,695	6,195	0.0006	0.9994	100.00
3.5	9,819,376	2,726	0.0003	0.9997	99.94
4.5	9,000,130	6,078	0.0007	0.9993	99.91
5.5	6,820,989		0.0000	1.0000	99.84
6.5	6,633,358	1,921	0.0003	0.9997	99.84
7.5	6,622,874	3,280	0.0005	0.9995	99.81
8.5	6,598,598	8,205	0.0012	0.9988	99.76
9.5	6,565,386	9,315	0.0014	0.9986	99.64
10.5	6,341,038	9,988	0.0016	0.9984	99.50
11.5	6,171,595	1,768	0.0003	0.9997	99.34
12.5	6,169,827	1,122	0.0002	0.9998	99.31
13.5	6,123,756	1,101	0.0002	0.9998	99.29
14.5	5,487,412		0.0000	1.0000	99.27
15.5	2,330,170		0.0000	1.0000	99.27
16.5	2,334,682	12,243	0.0052	0.9948	99.27
17.5	2,314,481	5,198	0.0022	0.9978	98.75
18.5	2,265,391	119	0.0001	0.9999	98.53
19.5	2,248,145	5,513	0.0025	0.9975	98.52
20.5	2,241,846		0.0000	1.0000	98.27
21.5	2,241,370		0.0000	1.0000	98.27
22.5	2,127,819	4	0.0000	1.0000	98.27
23.5	2,124,308	1,103	0.0005	0.9995	98.27
24.5	2,107,497	12,985	0.0062	0.9938	98.22
25.5	2,090,939	15,813	0.0076	0.9924	97.61
26.5	2,075,126	580	0.0003	0.9997	96.87
27.5	2,072,981	6,618	0.0032	0.9968	96.84
28.5	2,064,237	686	0.0003	0.9997	96.53
29.5	2,061,130		0.0000	1.0000	96.50
30.5	2,010,553		0.0000	1.0000	96.50
31.5	1,782,687	175	0.0001	0.9999	96.50
32.5	1,776,669	1,981	0.0011	0.9989	96.49
33.5	1,773,876	2,100	0.0012	0.9988	96.38
34.5	1,757,857		0.0000	1.0000	96.26
35.5	1,535,169	2,879	0.0019	0.9981	96.26
36.5	1,516,518	7,510	0.0050	0.9950	96.08
37.5	1,149,815	66	0.0001	0.9999	95.60
38.5	1,145,784	26,039	0.0227	0.9773	95.59

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE, CONT.

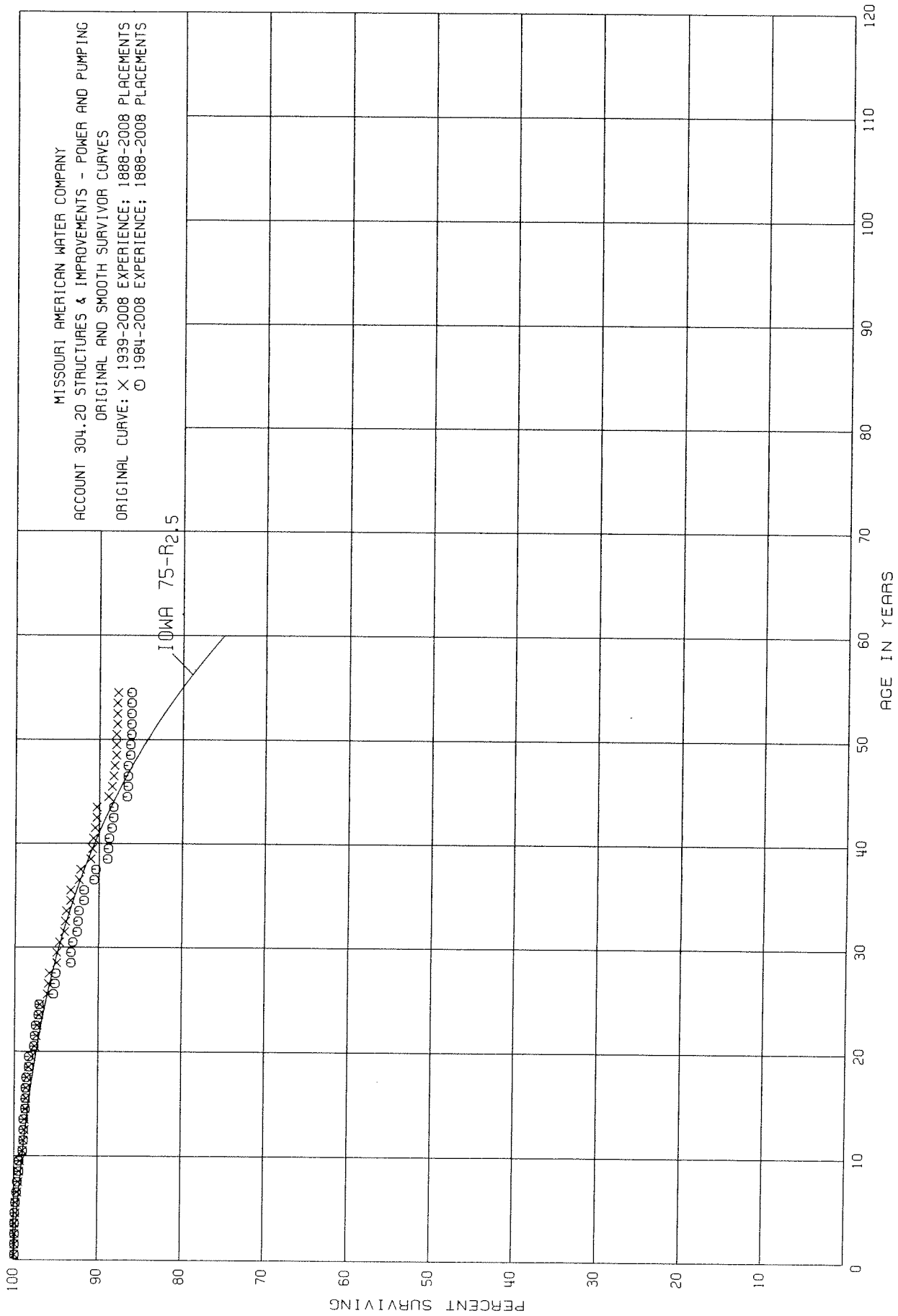
PLACEMENT BAND 1920-2008			EXPERIENCE BAND 1939-2008			
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL	
39.5	1,109,617	21,444	0.0193	0.9807	93.42	
40.5	520,395		0.0000	1.0000	91.62	
41.5	520,395	632	0.0012	0.9988	91.62	
42.5	519,763	533	0.0010	0.9990	91.51	
43.5	516,813	4,389	0.0085	0.9915	91.42	
44.5	379,852	4,000	0.0105	0.9895	90.64	
45.5	373,673	1,157	0.0031	0.9969	89.69	
46.5	372,516	10,724	0.0288	0.9712	89.41	
47.5	361,792	7,394	0.0204	0.9796	86.83	
48.5	350,750	355	0.0010	0.9990	85.06	
49.5	345,496	655	0.0019	0.9981	84.97	
50.5	67,821		0.0000	1.0000	84.81	
51.5	67,821		0.0000	1.0000	84.81	
52.5	62,898		0.0000	1.0000	84.81	
53.5	61,086		0.0000	1.0000	84.81	
54.5	51,907		0.0000	1.0000	84.81	
55.5	51,907		0.0000	1.0000	84.81	
56.5	51,742	585	0.0113	0.9887	84.81	
57.5	48,986	355	0.0072	0.9928	83.85	
58.5	47,658	110	0.0023	0.9977	83.25	
59.5	47,548		0.0000	1.0000	83.06	
60.5	47,546		0.0000	1.0000	83.06	
61.5	46,622	856	0.0184	0.9816	83.06	
62.5	42,058	687	0.0163	0.9837	81.53	
63.5	28,186		0.0000	1.0000	80.20	
64.5	24,377		0.0000	1.0000	80.20	
65.5	23,054		0.0000	1.0000	80.20	
66.5	23,054		0.0000	1.0000	80.20	
67.5	23,054		0.0000	1.0000	80.20	
68.5	23,054		0.0000	1.0000	80.20	
69.5	23,054		0.0000	1.0000	80.20	
70.5	23,054		0.0000	1.0000	80.20	
71.5	23,054		0.0000	1.0000	80.20	
72.5	22,058		0.0000	1.0000	80.20	
73.5	21,729		0.0000	1.0000	80.20	
74.5	21,729		0.0000	1.0000	80.20	
75.5	21,729		0.0000	1.0000	80.20	
76.5	21,729		0.0000	1.0000	80.20	
77.5	21,729		0.0000	1.0000	80.20	
78.5	21,729		0.0000	1.0000	80.20	

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2008			EXPERIENCE BAND 1939-2008		
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	21,729		0.0000	1.0000	80.20
80.5	21,729		0.0000	1.0000	80.20
81.5	21,022		0.0000	1.0000	80.20
82.5	21,022		0.0000	1.0000	80.20
83.5	21,022		0.0000	1.0000	80.20
84.5	21,022		0.0000	1.0000	80.20
85.5	21,022		0.0000	1.0000	80.20
86.5	16,509		0.0000	1.0000	80.20
87.5	16,509		0.0000	1.0000	80.20
88.5					80.20



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - POWER AND PUMPING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2008

EXPERIENCE BAND 1939-2008

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	19,900,545	409	0.0000	1.0000	100.00
0.5	16,840,714	7,661	0.0005	0.9995	100.00
1.5	15,929,458	1,913	0.0001	0.9999	99.95
2.5	15,446,719	916	0.0001	0.9999	99.94
3.5	15,404,395	14,436	0.0009	0.9991	99.93
4.5	15,371,063	8,550	0.0006	0.9994	99.84
5.5	15,317,993	23,743	0.0016	0.9984	99.78
6.5	14,473,866	12,569	0.0009	0.9991	99.62
7.5	14,493,639	22,164	0.0015	0.9985	99.53
8.5	9,859,300	13,175	0.0013	0.9987	99.38
9.5	9,431,862	26,805	0.0028	0.9972	99.25
10.5	8,690,963	9,134	0.0011	0.9989	98.97
11.5	7,367,228	1,767	0.0002	0.9998	98.86
12.5	7,338,724	2,970	0.0004	0.9996	98.84
13.5	7,292,916	8,723	0.0012	0.9988	98.80
14.5	7,157,858	5,467	0.0008	0.9992	98.68
15.5	6,168,695	859	0.0001	0.9999	98.60
16.5	6,104,879	3,726	0.0006	0.9994	98.59
17.5	5,009,195	13,987	0.0028	0.9972	98.53
18.5	4,774,038	12,788	0.0027	0.9973	98.25
19.5	4,066,095	17,495	0.0043	0.9957	97.98
20.5	3,862,281	5,327	0.0014	0.9986	97.56
21.5	3,714,146	5,666	0.0015	0.9985	97.42
22.5	3,138,489	5,492	0.0017	0.9983	97.27
23.5	2,991,703	3,341	0.0011	0.9989	97.10
24.5	2,922,049	28,359	0.0097	0.9903	96.99
25.5	2,874,241	1,566	0.0005	0.9995	96.05
26.5	2,751,351	2,782	0.0010	0.9990	96.00
27.5	2,691,127	25,813	0.0096	0.9904	95.90
28.5	2,554,536	871	0.0003	0.9997	94.98
29.5	2,386,624	5,349	0.0022	0.9978	94.95
30.5	2,338,374	16,864	0.0072	0.9928	94.74
31.5	2,326,125	2,107	0.0009	0.9991	94.06
32.5	2,315,298	1,150	0.0005	0.9995	93.98
33.5	2,271,583	11,849	0.0052	0.9948	93.93
34.5	2,224,183	954	0.0004	0.9996	93.44
35.5	2,191,380	24,603	0.0112	0.9888	93.40
36.5	2,157,913	3,354	0.0016	0.9984	92.35
37.5	2,133,766	28,700	0.0135	0.9865	92.20
38.5	2,016,971	2,655	0.0013	0.9987	90.96

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - POWER AND PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1939-2008		
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	1,985,499	2,119	0.0011	0.9989	90.84
40.5	1,961,933	6,371	0.0032	0.9968	90.74
41.5	1,925,250	3,292	0.0017	0.9983	90.45
42.5	1,885,134	115	0.0001	0.9999	90.30
43.5	1,858,093	29,631	0.0159	0.9841	90.29
44.5	1,815,907	6,828	0.0038	0.9962	88.85
45.5	1,777,652	3,611	0.0020	0.9980	88.51
46.5	1,748,415	1,860	0.0011	0.9989	88.33
47.5	1,720,193	3,695	0.0021	0.9979	88.23
48.5	1,630,106	845	0.0005	0.9995	88.04
49.5	1,625,215	732	0.0005	0.9995	88.00
50.5	1,624,834	911	0.0006	0.9994	87.96
51.5	1,590,445	300	0.0002	0.9998	87.91
52.5	1,378,041		0.0000	1.0000	87.89
53.5	547,422	590	0.0011	0.9989	87.89
54.5	470,618		0.0000	1.0000	87.79
55.5	466,412		0.0000	1.0000	87.79
56.5	466,582	217	0.0005	0.9995	87.79
57.5	461,993		0.0000	1.0000	87.75
58.5	437,886	242	0.0006	0.9994	87.75
59.5	368,150		0.0000	1.0000	87.70
60.5	321,228	1,125	0.0035	0.9965	87.70
61.5	296,610	160	0.0005	0.9995	87.39
62.5	293,869		0.0000	1.0000	87.35
63.5	286,151		0.0000	1.0000	87.35
64.5	275,963	163	0.0006	0.9994	87.35
65.5	271,847		0.0000	1.0000	87.30
66.5	270,890	89	0.0003	0.9997	87.30
67.5	268,336	42	0.0002	0.9998	87.27
68.5	267,850	1,090	0.0041	0.9959	87.25
69.5	266,067	394	0.0015	0.9985	86.89
70.5	261,662		0.0000	1.0000	86.76
71.5	261,511		0.0000	1.0000	86.76
72.5	261,138		0.0000	1.0000	86.76
73.5	260,956	298	0.0011	0.9989	86.76
74.5	259,088	326	0.0013	0.9987	86.66
75.5	221,211	3,446	0.0156	0.9844	86.55
76.5	216,253	5,100	0.0236	0.9764	85.20
77.5	77,515	125	0.0016	0.9984	83.19
78.5	77,390		0.0000	1.0000	83.06
79.5	74,006	155	0.0021	0.9979	83.06

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - POWER AND PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1939-2008		
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	73,851		0.0000	1.0000	82.89
81.5	73,790		0.0000	1.0000	82.89
82.5	68,011		0.0000	1.0000	82.89
83.5	68,011	302	0.0044	0.9956	82.89
84.5	67,709	300	0.0044	0.9956	82.53
85.5	67,409	76	0.0011	0.9989	82.17
86.5	67,333		0.0000	1.0000	82.08
87.5	62,537		0.0000	1.0000	82.08
88.5	62,537		0.0000	1.0000	82.08
89.5	62,537	1,005	0.0161	0.9839	82.08
90.5	61,532		0.0000	1.0000	80.76
91.5	61,532	232	0.0038	0.9962	80.76
92.5	53,778	508	0.0094	0.9906	80.45
93.5	52,950		0.0000	1.0000	79.69
94.5	50,075	1,667	0.0333	0.9667	79.69
95.5	48,408		0.0000	1.0000	77.04
96.5	48,408		0.0000	1.0000	77.04
97.5	47,287		0.0000	1.0000	77.04
98.5	40,331		0.0000	1.0000	77.04
99.5	39,714		0.0000	1.0000	77.04
100.5	39,714		0.0000	1.0000	77.04
101.5	39,714	5,036	0.1268	0.8732	77.04
102.5	32,891		0.0000	1.0000	67.27
103.5	32,891		0.0000	1.0000	67.27
104.5	32,891		0.0000	1.0000	67.27
105.5	23,016		0.0000	1.0000	67.27
106.5	23,016		0.0000	1.0000	67.27
107.5	23,016		0.0000	1.0000	67.27
108.5	16,980		0.0000	1.0000	67.27
109.5	10,478		0.0000	1.0000	67.27
110.5	6,726		0.0000	1.0000	67.27
111.5	6,726		0.0000	1.0000	67.27
112.5	6,726		0.0000	1.0000	67.27
113.5	6,726		0.0000	1.0000	67.27
114.5	6,726		0.0000	1.0000	67.27
115.5	6,726		0.0000	1.0000	67.27
116.5	2,100		0.0000	1.0000	67.27
117.5	2,100		0.0000	1.0000	67.27
118.5	2,100		0.0000	1.0000	67.27
119.5	2,100		0.0000	1.0000	67.27
120.5					67.27

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - POWER AND PUMPING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2008

EXPERIENCE BAND 1984-2008

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	17,029,057	111	0.0000	1.0000	100.00
0.5	13,998,241	6,499	0.0005	0.9995	100.00
1.5	13,210,334	817	0.0001	0.9999	99.95
2.5	12,778,927	916	0.0001	0.9999	99.94
3.5	12,910,292	6,711	0.0005	0.9995	99.93
4.5	13,051,069	7,814	0.0006	0.9994	99.88
5.5	13,065,276	18,490	0.0014	0.9986	99.82
6.5	12,224,260	11,862	0.0010	0.9990	99.68
7.5	12,117,705	19,586	0.0016	0.9984	99.58
8.5	7,528,517	1,790	0.0002	0.9998	99.42
9.5	7,144,584	26,723	0.0037	0.9963	99.40
10.5	6,475,043	6,677	0.0010	0.9990	99.03
11.5	5,162,937	141	0.0000	1.0000	98.93
12.5	5,171,937	2,320	0.0004	0.9996	98.93
13.5	5,102,231	8,086	0.0016	0.9984	98.89
14.5	5,005,371	3,502	0.0007	0.9993	98.73
15.5	4,063,327	54	0.0000	1.0000	98.66
16.5	4,031,403	3,726	0.0009	0.9991	98.66
17.5	2,969,607	6,713	0.0023	0.9977	98.57
18.5	2,772,267	2,359	0.0009	0.9991	98.34
19.5	2,087,651	11,353	0.0054	0.9946	98.25
20.5	1,925,072	1,913	0.0010	0.9990	97.72
21.5	1,887,750	1,884	0.0010	0.9990	97.62
22.5	1,339,122	4,410	0.0033	0.9967	97.52
23.5	1,288,824	1,439	0.0011	0.9989	97.20
24.5	1,224,117	21,872	0.0179	0.9821	97.09
25.5	1,190,521	1,516	0.0013	0.9987	95.35
26.5	1,103,649	1,482	0.0013	0.9987	95.23
27.5	1,300,212	25,028	0.0192	0.9808	95.11
28.5	2,038,874	312	0.0002	0.9998	93.28
29.5	1,949,422	4,490	0.0023	0.9977	93.26
30.5	1,902,854	10,361	0.0054	0.9946	93.05
31.5	1,892,024	1,807	0.0010	0.9990	92.55
32.5	1,886,022	1,000	0.0005	0.9995	92.46
33.5	1,868,442	11,602	0.0062	0.9938	92.41
34.5	1,894,345	854	0.0005	0.9995	91.84
35.5	1,887,689	24,502	0.0130	0.9870	91.79
36.5	1,877,924	3,354	0.0018	0.9982	90.60
37.5	1,856,425	28,700	0.0155	0.9845	90.44
38.5	1,741,016	2,655	0.0015	0.9985	89.04

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - POWER AND PUMPING

ORIGINAL LIFE TABLE, CONT.

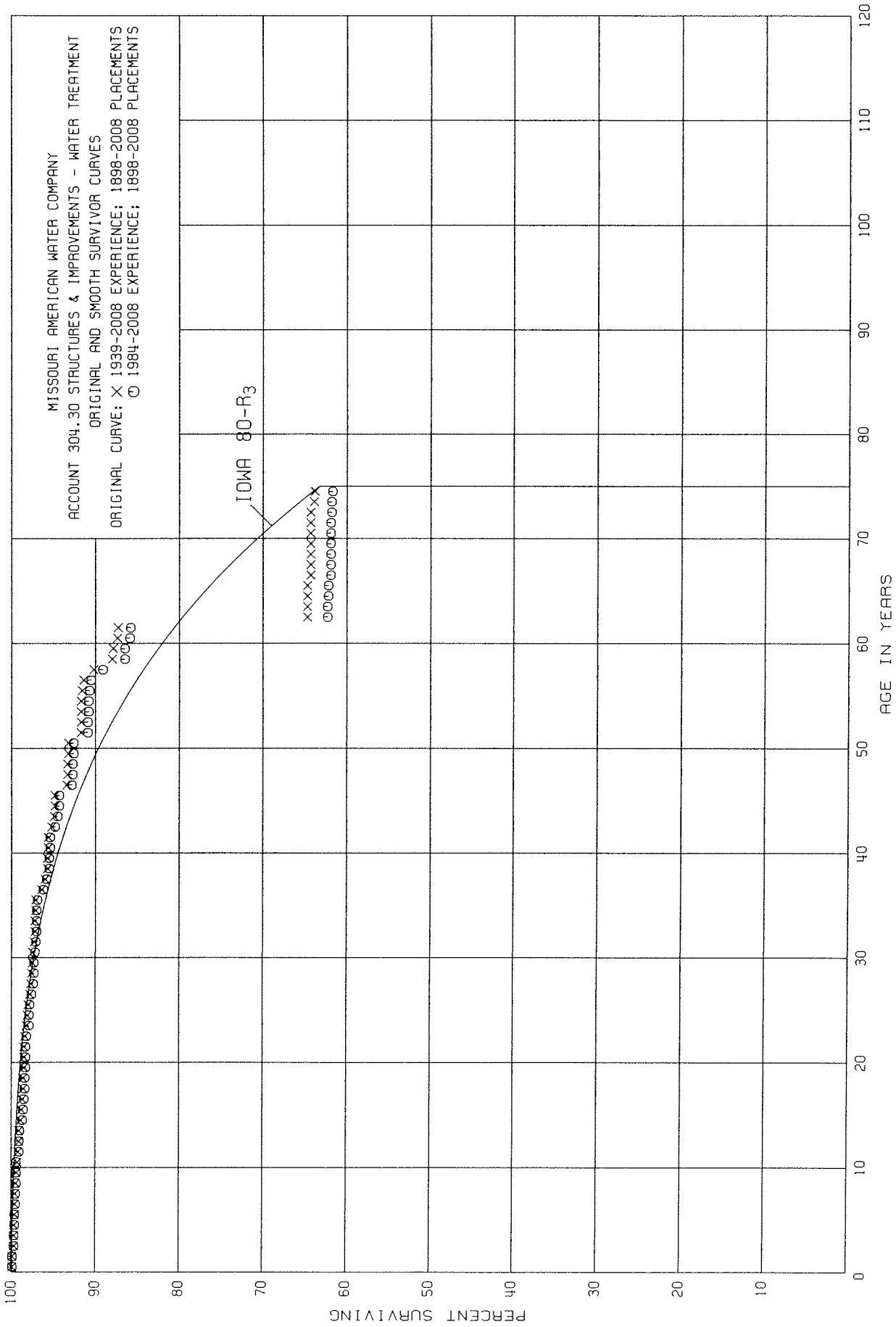
PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1984-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	1,719,835	2,119	0.0012	0.9988	88.91
40.5	1,694,606	6,331	0.0037	0.9963	88.80
41.5	1,658,920	3,292	0.0020	0.9980	88.47
42.5	1,621,963	115	0.0001	0.9999	88.29
43.5	1,595,446	29,512	0.0185	0.9815	88.28
44.5	1,554,505	85	0.0001	0.9999	86.65
45.5	1,527,004		0.0000	1.0000	86.64
46.5	1,496,671	1,500	0.0010	0.9990	86.64
47.5	1,462,681	3,695	0.0025	0.9975	86.55
48.5	1,372,776	845	0.0006	0.9994	86.33
49.5	1,369,696	732	0.0005	0.9995	86.28
50.5	1,364,155	911	0.0007	0.9993	86.24
51.5	1,332,317	300	0.0002	0.9998	86.18
52.5	1,254,531		0.0000	1.0000	86.16
53.5	423,913		0.0000	1.0000	86.16
54.5	351,131		0.0000	1.0000	86.16
55.5	346,924		0.0000	1.0000	86.16
56.5	347,372	217	0.0006	0.9994	86.16
57.5	348,562		0.0000	1.0000	86.11
58.5	360,031	242	0.0007	0.9993	86.11
59.5	290,296		0.0000	1.0000	86.05
60.5	243,374	1,125	0.0046	0.9954	86.05
61.5	218,755	160	0.0007	0.9993	85.65
62.5	221,136		0.0000	1.0000	85.59
63.5	213,418		0.0000	1.0000	85.59
64.5	203,230	163	0.0008	0.9992	85.59
65.5	199,114		0.0000	1.0000	85.52
66.5	198,158	89	0.0004	0.9996	85.52
67.5	195,603	42	0.0002	0.9998	85.49
68.5	195,436	1,090	0.0056	0.9944	85.47
69.5	198,791		0.0000	1.0000	84.99
70.5	194,780		0.0000	1.0000	84.99
71.5	194,630		0.0000	1.0000	84.99
72.5	195,377		0.0000	1.0000	84.99
73.5	202,729	298	0.0015	0.9985	84.99
74.5	201,479	326	0.0016	0.9984	84.86
75.5	171,124	2,263	0.0132	0.9868	84.72
76.5	172,449	5,100	0.0296	0.9704	83.60
77.5	33,711	125	0.0037	0.9963	81.13
78.5	33,886		0.0000	1.0000	80.83
79.5	30,502	155	0.0051	0.9949	80.83

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - POWER AND PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1984-2008		
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	43,402		0.0000	1.0000	80.42
81.5	43,341		0.0000	1.0000	80.42
82.5	37,563		0.0000	1.0000	80.42
83.5	43,900	302	0.0069	0.9931	80.42
84.5	43,598	300	0.0069	0.9931	79.87
85.5	48,914	76	0.0016	0.9984	79.32
86.5	48,838		0.0000	1.0000	79.19
87.5	44,042		0.0000	1.0000	79.19
88.5	44,042		0.0000	1.0000	79.19
89.5	44,042	1,005	0.0228	0.9772	79.19
90.5	43,037		0.0000	1.0000	77.38
91.5	47,894	232	0.0048	0.9952	77.38
92.5	46,642	508	0.0109	0.9891	77.01
93.5	45,814		0.0000	1.0000	76.17
94.5	42,939	1,667	0.0388	0.9612	76.17
95.5	48,408		0.0000	1.0000	73.21
96.5	48,408		0.0000	1.0000	73.21
97.5	47,287		0.0000	1.0000	73.21
98.5	40,331		0.0000	1.0000	73.21
99.5	39,714		0.0000	1.0000	73.21
100.5	39,714		0.0000	1.0000	73.21
101.5	39,714	5,036	0.1268	0.8732	73.21
102.5	32,891		0.0000	1.0000	63.93
103.5	32,891		0.0000	1.0000	63.93
104.5	32,891		0.0000	1.0000	63.93
105.5	23,016		0.0000	1.0000	63.93
106.5	23,016		0.0000	1.0000	63.93
107.5	23,016		0.0000	1.0000	63.93
108.5	16,980		0.0000	1.0000	63.93
109.5	10,478		0.0000	1.0000	63.93
110.5	6,726		0.0000	1.0000	63.93
111.5	6,726		0.0000	1.0000	63.93
112.5	6,726		0.0000	1.0000	63.93
113.5	6,726		0.0000	1.0000	63.93
114.5	6,726		0.0000	1.0000	63.93
115.5	6,726		0.0000	1.0000	63.93
116.5	2,100		0.0000	1.0000	63.93
117.5	2,100		0.0000	1.0000	63.93
118.5	2,100		0.0000	1.0000	63.93
119.5	2,100		0.0000	1.0000	63.93
120.5					63.93



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1898-2008

EXPERIENCE BAND 1939-2008

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	93,343,921	303	0.0000	1.0000	100.00
0.5	82,067,723	1,789	0.0000	1.0000	100.00
1.5	76,392,141	216,414	0.0028	0.9972	100.00
2.5	74,816,208	9,016	0.0001	0.9999	99.72
3.5	74,593,702	26,239	0.0004	0.9996	99.71
4.5	73,816,993	26,800	0.0004	0.9996	99.67
5.5	73,372,852	23,411	0.0003	0.9997	99.63
6.5	67,150,162	14,461	0.0002	0.9998	99.60
7.5	65,420,143	39,528	0.0006	0.9994	99.58
8.5	38,714,751	58,517	0.0015	0.9985	99.52
9.5	38,437,952	13,056	0.0003	0.9997	99.37
10.5	35,626,984	62,790	0.0018	0.9982	99.34
11.5	34,191,037	19,165	0.0006	0.9994	99.16
12.5	33,168,279	17,088	0.0005	0.9995	99.10
13.5	31,156,963	57,186	0.0018	0.9982	99.05
14.5	29,633,382	29,453	0.0010	0.9990	98.87
15.5	21,905,986	19,600	0.0009	0.9991	98.77
16.5	21,461,152	12,072	0.0006	0.9994	98.68
17.5	20,984,967	14,539	0.0007	0.9993	98.62
18.5	20,710,620	7,043	0.0003	0.9997	98.55
19.5	17,828,463	4,146	0.0002	0.9998	98.52
20.5	17,308,130	3,920	0.0002	0.9998	98.50
21.5	17,047,051	20,756	0.0012	0.9988	98.48
22.5	16,235,815	33,876	0.0021	0.9979	98.36
23.5	14,053,064	10,910	0.0008	0.9992	98.15
24.5	14,021,777	16,947	0.0012	0.9988	98.07
25.5	14,006,482	17,355	0.0012	0.9988	97.95
26.5	13,976,198	24,926	0.0018	0.9982	97.83
27.5	13,932,913	13,119	0.0009	0.9991	97.65
28.5	13,864,548	8,435	0.0006	0.9994	97.56
29.5	13,801,159	3,500	0.0003	0.9997	97.50
30.5	13,725,579	23,287	0.0017	0.9983	97.47
31.5	12,516,982	17,691	0.0014	0.9986	97.30
32.5	12,496,842	436	0.0000	1.0000	97.16
33.5	12,485,597	5,013	0.0004	0.9996	97.16
34.5	12,424,905	6,500	0.0005	0.9995	97.12
35.5	11,470,465	82,277	0.0072	0.9928	97.07
36.5	11,382,899	39,517	0.0035	0.9965	96.37
37.5	8,281,732	25,215	0.0030	0.9970	96.03
38.5	8,229,185	3,191	0.0004	0.9996	95.74

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2008			EXPERIENCE BAND 1939-2008		
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	8,215,508	4,820	0.0006	0.9994	95.70
40.5	5,001,990	438	0.0001	0.9999	95.64
41.5	4,651,602	22,879	0.0049	0.9951	95.63
42.5	4,622,084	11,875	0.0026	0.9974	95.16
43.5	4,547,624	7,217	0.0016	0.9984	94.91
44.5	3,596,583	85	0.0000	1.0000	94.76
45.5	3,594,800	50,053	0.0139	0.9861	94.76
46.5	3,528,657	3,721	0.0011	0.9989	93.44
47.5	3,521,694	1,778	0.0005	0.9995	93.34
48.5	3,178,853	1,886	0.0006	0.9994	93.29
49.5	3,065,632	535	0.0002	0.9998	93.23
50.5	3,061,182	48,851	0.0160	0.9840	93.21
51.5	2,993,308		0.0000	1.0000	91.72
52.5	2,650,564	1,973	0.0007	0.9993	91.72
53.5	1,837,038	90	0.0000	1.0000	91.66
54.5	1,820,684	2,171	0.0012	0.9988	91.66
55.5	918,635	1,431	0.0016	0.9984	91.55
56.5	906,093	11,691	0.0129	0.9871	91.40
57.5	893,315	22,321	0.0250	0.9750	90.22
58.5	867,204	340	0.0004	0.9996	87.96
59.5	866,671	4,909	0.0057	0.9943	87.92
60.5	861,688	1,692	0.0020	0.9980	87.42
61.5	817,595	211,263	0.2584	0.7416	87.25
62.5	606,232		0.0000	1.0000	64.70
63.5	606,134	66	0.0001	0.9999	64.70
64.5	605,324		0.0000	1.0000	64.69
65.5	605,324	3,264	0.0054	0.9946	64.69
66.5	601,846	6	0.0000	1.0000	64.34
67.5	601,424		0.0000	1.0000	64.34
68.5	601,273	186	0.0003	0.9997	64.34
69.5	279,149	7	0.0000	1.0000	64.32
70.5	276,065		0.0000	1.0000	64.32
71.5	273,863	165	0.0006	0.9994	64.32
72.5	234,714	1,339	0.0057	0.9943	64.28
73.5	233,024	541	0.0023	0.9977	63.91
74.5	253,843		0.0000	1.0000	63.76
75.5	221,581		0.0000	1.0000	63.76
76.5	218,723		0.0000	1.0000	63.76
77.5	218,059		0.0000	1.0000	63.76
78.5	218,059		0.0000	1.0000	63.76

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2008			EXPERIENCE BAND 1939-2008		
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	196,065		0.0000	1.0000	63.76
80.5	196,027		0.0000	1.0000	63.76
81.5	121,243		0.0000	1.0000	63.76
82.5	102,247		0.0000	1.0000	63.76
83.5	74,606		0.0000	1.0000	63.76
84.5	74,606		0.0000	1.0000	63.76
85.5	45,225		0.0000	1.0000	63.76
86.5	45,225		0.0000	1.0000	63.76
87.5	45,225	184	0.0041	0.9959	63.76
88.5	41,260		0.0000	1.0000	63.50
89.5	41,260	342	0.0083	0.9917	63.50
90.5	40,918	395	0.0097	0.9903	62.97
91.5	40,523		0.0000	1.0000	62.36
92.5	40,438		0.0000	1.0000	62.36
93.5	40,438		0.0000	1.0000	62.36
94.5	40,438		0.0000	1.0000	62.36
95.5	33,068		0.0000	1.0000	62.36
96.5	33,068		0.0000	1.0000	62.36
97.5	33,068		0.0000	1.0000	62.36
98.5	33,068		0.0000	1.0000	62.36
99.5	33,068		0.0000	1.0000	62.36
100.5	33,068		0.0000	1.0000	62.36
101.5	33,068		0.0000	1.0000	62.36
102.5	31,024		0.0000	1.0000	62.36
103.5	31,024		0.0000	1.0000	62.36
104.5	31,024		0.0000	1.0000	62.36
105.5	1,856		0.0000	1.0000	62.36
106.5					62.36

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1898-2008

EXPERIENCE BAND 1984-2008

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	79,422,626		0.0000	1.0000	100.00
0.5	68,230,247	468	0.0000	1.0000	100.00
1.5	62,555,295	215,020	0.0034	0.9966	100.00
2.5	60,948,852	8,805	0.0001	0.9999	99.66
3.5	60,860,623	19,981	0.0003	0.9997	99.65
4.5	60,155,950	26,571	0.0004	0.9996	99.62
5.5	59,784,876	23,234	0.0004	0.9996	99.58
6.5	54,602,269	14,175	0.0003	0.9997	99.54
7.5	52,682,069	35,998	0.0007	0.9993	99.51
8.5	25,991,017	10,593	0.0004	0.9996	99.44
9.5	25,817,999	8,569	0.0003	0.9997	99.40
10.5	24,004,103	56,310	0.0023	0.9977	99.37
11.5	22,514,449	18,493	0.0008	0.9992	99.14
12.5	24,574,841	16,765	0.0007	0.9993	99.06
13.5	22,535,925	55,683	0.0025	0.9975	98.99
14.5	21,206,249	27,385	0.0013	0.9987	98.74
15.5	16,708,879	19,218	0.0012	0.9988	98.61
16.5	16,614,396	9,768	0.0006	0.9994	98.49
17.5	16,147,670	10,839	0.0007	0.9993	98.43
18.5	15,930,075	2,577	0.0002	0.9998	98.36
19.5	13,981,902	1,796	0.0001	0.9999	98.34
20.5	13,467,333	3,164	0.0002	0.9998	98.33
21.5	13,224,250	20,152	0.0015	0.9985	98.31
22.5	12,417,034	28,434	0.0023	0.9977	98.16
23.5	10,641,907	6,744	0.0006	0.9994	97.93
24.5	10,738,169	12,432	0.0012	0.9988	97.87
25.5	10,727,405	14,723	0.0014	0.9986	97.75
26.5	10,728,797	22,453	0.0021	0.9979	97.61
27.5	11,094,048	11,527	0.0010	0.9990	97.41
28.5	11,946,088	7,553	0.0006	0.9994	97.31
29.5	11,901,513	1,982	0.0002	0.9998	97.25
30.5	12,808,358	23,031	0.0018	0.9982	97.23
31.5	11,611,129	4,920	0.0004	0.9996	97.05
32.5	11,607,321	436	0.0000	1.0000	97.01
33.5	11,600,897	4,463	0.0004	0.9996	97.01
34.5	11,541,407	5,400	0.0005	0.9995	96.97
35.5	10,558,653	82,277	0.0078	0.9922	96.92
36.5	10,512,481	39,517	0.0038	0.9962	96.16
37.5	7,412,495	22,307	0.0030	0.9970	95.79
38.5	7,364,728	3,191	0.0004	0.9996	95.50

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

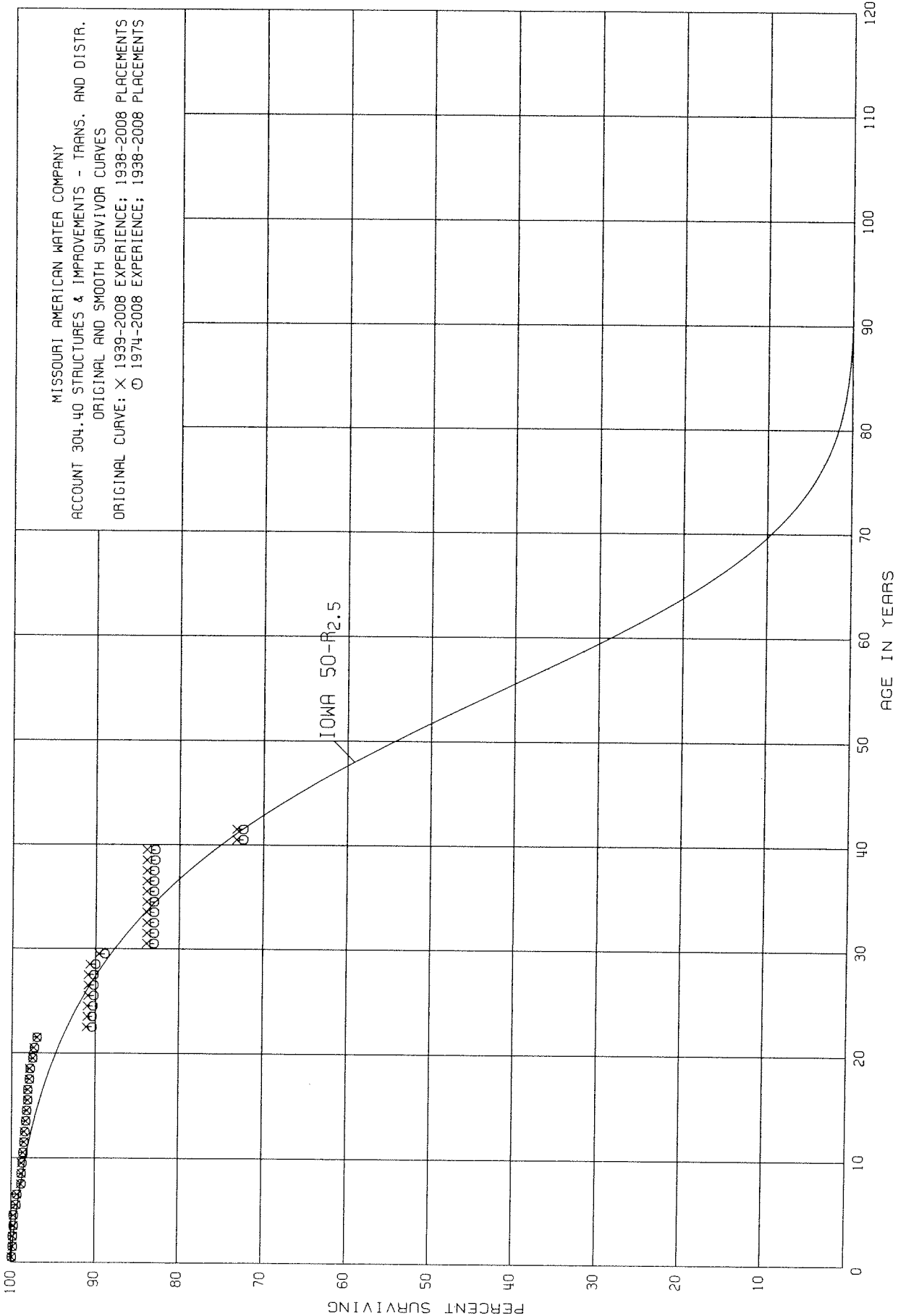
PLACEMENT BAND 1898-2008			EXPERIENCE BAND 1984-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	7,351,794	4,820	0.0007	0.9993	95.46
40.5	4,135,526	407	0.0001	0.9999	95.39
41.5	3,785,733	22,879	0.0060	0.9940	95.38
42.5	3,757,932	11,875	0.0032	0.9968	94.81
43.5	3,683,944	7,091	0.0019	0.9981	94.51
44.5	3,070,347	85	0.0000	1.0000	94.33
45.5	3,071,876	50,053	0.0163	0.9837	94.33
46.5	3,025,511	1,428	0.0005	0.9995	92.79
47.5	3,070,534	1,778	0.0006	0.9994	92.74
48.5	2,728,396	1,886	0.0007	0.9993	92.68
49.5	2,615,810	535	0.0002	0.9998	92.62
50.5	2,611,890	48,851	0.0187	0.9813	92.60
51.5	2,548,565		0.0000	1.0000	90.87
52.5	2,417,051	1,687	0.0007	0.9993	90.87
53.5	1,603,811	90	0.0001	0.9999	90.81
54.5	1,587,457	2,171	0.0014	0.9986	90.80
55.5	685,447	931	0.0014	0.9986	90.67
56.5	750,588	11,691	0.0156	0.9844	90.54
57.5	756,806	22,321	0.0295	0.9705	89.13
58.5	790,919	340	0.0004	0.9996	86.50
59.5	790,386	4,909	0.0062	0.9938	86.47
60.5	814,783	1,692	0.0021	0.9979	85.93
61.5	770,690	211,263	0.2741	0.7259	85.75
62.5	559,327		0.0000	1.0000	62.25
63.5	559,230	66	0.0001	0.9999	62.25
64.5	558,420		0.0000	1.0000	62.24
65.5	558,420	3,264	0.0058	0.9942	62.24
66.5	554,942	6	0.0000	1.0000	61.88
67.5	554,605		0.0000	1.0000	61.88
68.5	554,454	186	0.0003	0.9997	61.88
69.5	232,330	7	0.0000	1.0000	61.86
70.5	236,616		0.0000	1.0000	61.86
71.5	238,534	165	0.0007	0.9993	61.86
72.5	199,386		0.0000	1.0000	61.82
73.5	199,034	541	0.0027	0.9973	61.82
74.5	219,854		0.0000	1.0000	61.65
75.5	187,591		0.0000	1.0000	61.65
76.5	184,734		0.0000	1.0000	61.65
77.5	184,070		0.0000	1.0000	61.65
78.5	184,070		0.0000	1.0000	61.65

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2008			EXPERIENCE BAND 1984-2008		
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	162,076		0.0000	1.0000	61.65
80.5	191,205		0.0000	1.0000	61.65
81.5	118,277		0.0000	1.0000	61.65
82.5	99,281		0.0000	1.0000	61.65
83.5	71,640		0.0000	1.0000	61.65
84.5	71,640		0.0000	1.0000	61.65
85.5	45,225		0.0000	1.0000	61.65
86.5	45,225		0.0000	1.0000	61.65
87.5	45,225	184	0.0041	0.9959	61.65
88.5	41,260		0.0000	1.0000	61.40
89.5	41,260	342	0.0083	0.9917	61.40
90.5	40,918	395	0.0097	0.9903	60.89
91.5	40,523		0.0000	1.0000	60.30
92.5	40,438		0.0000	1.0000	60.30
93.5	40,438		0.0000	1.0000	60.30
94.5	40,438		0.0000	1.0000	60.30
95.5	33,068		0.0000	1.0000	60.30
96.5	33,068		0.0000	1.0000	60.30
97.5	33,068		0.0000	1.0000	60.30
98.5	33,068		0.0000	1.0000	60.30
99.5	33,068		0.0000	1.0000	60.30
100.5	33,068		0.0000	1.0000	60.30
101.5	33,068		0.0000	1.0000	60.30
102.5	31,024		0.0000	1.0000	60.30
103.5	31,024		0.0000	1.0000	60.30
104.5	31,024		0.0000	1.0000	60.30
105.5	1,856		0.0000	1.0000	60.30
106.5					60.30



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - TRANS. AND DISTR.

ORIGINAL LIFE TABLE

PLACEMENT BAND 1938-2008			EXPERIENCE BAND 1939-2008		
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	10,880,646		0.0000	1.0000	100.00
0.5	8,616,355	15,488	0.0018	0.9982	100.00
1.5	7,748,704	1,321	0.0002	0.9998	99.82
2.5	7,721,625	7,594	0.0010	0.9990	99.80
3.5	7,713,472	1,219	0.0002	0.9998	99.70
4.5	7,712,253	22,529	0.0029	0.9971	99.68
5.5	7,178,105	3,843	0.0005	0.9995	99.39
6.5	5,333,537	23,245	0.0044	0.9956	99.34
7.5	5,298,962	4,009	0.0008	0.9992	98.90
8.5	5,255,664	3,383	0.0006	0.9994	98.82
9.5	5,191,428	7,003	0.0013	0.9987	98.76
10.5	5,127,551	4,839	0.0009	0.9991	98.63
11.5	5,092,297	4,200	0.0008	0.9992	98.54
12.5	5,071,688	6,687	0.0013	0.9987	98.46
13.5	4,196,316	4,327	0.0010	0.9990	98.33
14.5	3,513,831	3,139	0.0009	0.9991	98.23
15.5	3,467,784	1,214	0.0004	0.9996	98.14
16.5	3,453,483	6,408	0.0019	0.9981	98.10
17.5	3,097,286	1,869	0.0006	0.9994	97.91
18.5	3,074,435	10,316	0.0034	0.9966	97.85
19.5	3,050,720	4,709	0.0015	0.9985	97.52
20.5	2,979,993	10,214	0.0034	0.9966	97.37
21.5	2,971,779	183,359	0.0617	0.9383	97.04
22.5	2,752,277	355	0.0001	0.9999	91.05
23.5	2,751,922	997	0.0004	0.9996	91.04
24.5	2,749,929	2,535	0.0009	0.9991	91.00
25.5	2,742,819	148	0.0001	0.9999	90.92
26.5	2,733,961	1,982	0.0007	0.9993	90.91
27.5	2,680,559	4,300	0.0016	0.9984	90.85
28.5	2,675,202	31,804	0.0119	0.9881	90.70
29.5	2,611,846	166,439	0.0637	0.9363	89.62
30.5	316,957		0.0000	1.0000	83.91
31.5	316,957		0.0000	1.0000	83.91
32.5	316,957		0.0000	1.0000	83.91
33.5	316,957		0.0000	1.0000	83.91
34.5	312,446		0.0000	1.0000	83.91
35.5	171,272		0.0000	1.0000	83.91
36.5	111,272		0.0000	1.0000	83.91
37.5	111,272	70	0.0006	0.9994	83.91
38.5	104,717		0.0000	1.0000	83.86

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - TRANS. AND DISTR.

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1938-2008			EXPERIENCE BAND 1939-2008			
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	83.86	
40.5	91,411		0.0000	1.0000	73.20	
41.5	91,411		0.0000	1.0000	73.20	
42.5	91,411		0.0000	1.0000	73.20	
43.5	91,411		0.0000	1.0000	73.20	
44.5	91,411		0.0000	1.0000	73.20	
45.5	91,411		0.0000	1.0000	73.20	
46.5	91,411		0.0000	1.0000	73.20	
47.5	91,411		0.0000	1.0000	73.20	
48.5	91,411		0.0000	1.0000	73.20	
49.5	91,411		0.0000	1.0000	73.20	
50.5	91,411		0.0000	1.0000	73.20	
51.5	91,411		0.0000	1.0000	73.20	
52.5	91,411		0.0000	1.0000	73.20	
53.5	91,411		0.0000	1.0000	73.20	
54.5	91,411		0.0000	1.0000	73.20	
55.5	91,411		0.0000	1.0000	73.20	
56.5	91,411		0.0000	1.0000	73.20	
57.5	91,411		0.0000	1.0000	73.20	
58.5	91,411		0.0000	1.0000	73.20	
59.5	91,411		0.0000	1.0000	73.20	
60.5	91,411		0.0000	1.0000	73.20	
61.5	91,411		0.0000	1.0000	73.20	
62.5	91,411		0.0000	1.0000	73.20	
63.5	91,411		0.0000	1.0000	73.20	
64.5	91,411		0.0000	1.0000	73.20	
65.5	91,411		0.0000	1.0000	73.20	
66.5	91,411		0.0000	1.0000	73.20	
67.5	91,411		0.0000	1.0000	73.20	
68.5	91,411		0.0000	1.0000	73.20	
69.5	91,411		0.0000	1.0000	73.20	
70.5					73.20	

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - TRANS. AND DISTR.

ORIGINAL LIFE TABLE

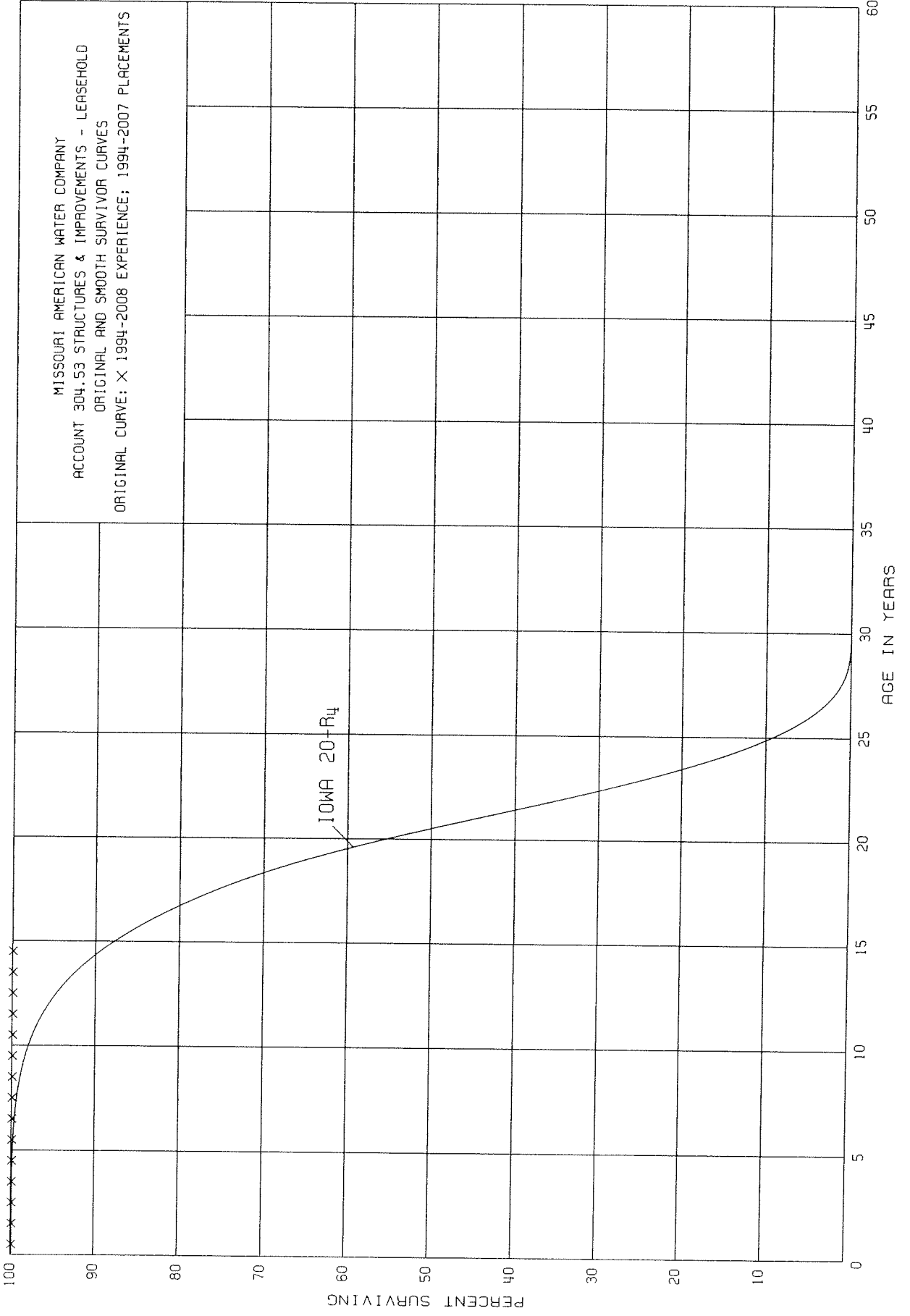
PLACEMENT BAND 1938-2008			EXPERIENCE BAND 1974-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	10,274,133		0.0000	1.0000	100.00
0.5	8,046,694	15,000	0.0019	0.9981	100.00
1.5	7,241,503	1,321	0.0002	0.9998	99.81
2.5	7,217,849	7,594	0.0011	0.9989	99.79
3.5	7,219,731	819	0.0001	0.9999	99.68
4.5	7,222,265	22,529	0.0031	0.9969	99.67
5.5	6,689,106	2,745	0.0004	0.9996	99.36
6.5	4,848,451	23,165	0.0048	0.9952	99.32
7.5	4,813,957	3,549	0.0007	0.9993	98.84
8.5	4,771,118	2,554	0.0005	0.9995	98.77
9.5	4,710,448	6,446	0.0014	0.9986	98.72
10.5	4,648,017	4,732	0.0010	0.9990	98.58
11.5	4,613,130	4,023	0.0009	0.9991	98.48
12.5	4,597,509	5,757	0.0013	0.9987	98.39
13.5	3,723,937	3,727	0.0010	0.9990	98.26
14.5	3,050,372	1,989	0.0007	0.9993	98.16
15.5	3,008,030	260	0.0001	0.9999	98.09
16.5	2,996,849	6,408	0.0021	0.9979	98.08
17.5	2,818,384	1,719	0.0006	0.9994	97.87
18.5	2,796,038	10,316	0.0037	0.9963	97.81
19.5	2,773,320	4,684	0.0017	0.9983	97.45
20.5	2,702,618	8,982	0.0033	0.9967	97.28
21.5	2,695,784	183,359	0.0680	0.9320	96.96
22.5	2,477,636	355	0.0001	0.9999	90.37
23.5	2,477,657	997	0.0004	0.9996	90.36
24.5	2,478,207	2,535	0.0010	0.9990	90.32
25.5	2,638,033	148	0.0001	0.9999	90.23
26.5	2,629,174	1,982	0.0008	0.9992	90.22
27.5	2,575,773	4,300	0.0017	0.9983	90.15
28.5	2,570,415	31,804	0.0124	0.9876	90.00
29.5	2,507,059	166,439	0.0664	0.9336	88.88
30.5	212,170		0.0000	1.0000	82.98
31.5	212,170		0.0000	1.0000	82.98
32.5	212,170		0.0000	1.0000	82.98
33.5	212,240		0.0000	1.0000	82.98
34.5	207,730		0.0000	1.0000	82.98
35.5	171,272		0.0000	1.0000	82.98
36.5	111,272		0.0000	1.0000	82.98
37.5	111,272	70	0.0006	0.9994	82.98
38.5	104,717		0.0000	1.0000	82.93

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - TRANS. AND DISTR.

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1938-2008			EXPERIENCE BAND 1974-2008			
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	82.93	
40.5	91,411		0.0000	1.0000	72.39	
41.5	91,411		0.0000	1.0000	72.39	
42.5	91,411		0.0000	1.0000	72.39	
43.5	91,411		0.0000	1.0000	72.39	
44.5	91,411		0.0000	1.0000	72.39	
45.5	91,411		0.0000	1.0000	72.39	
46.5	91,411		0.0000	1.0000	72.39	
47.5	91,411		0.0000	1.0000	72.39	
48.5	91,411		0.0000	1.0000	72.39	
49.5	91,411		0.0000	1.0000	72.39	
50.5	91,411		0.0000	1.0000	72.39	
51.5	91,411		0.0000	1.0000	72.39	
52.5	91,411		0.0000	1.0000	72.39	
53.5	91,411		0.0000	1.0000	72.39	
54.5	91,411		0.0000	1.0000	72.39	
55.5	91,411		0.0000	1.0000	72.39	
56.5	91,411		0.0000	1.0000	72.39	
57.5	91,411		0.0000	1.0000	72.39	
58.5	91,411		0.0000	1.0000	72.39	
59.5	91,411		0.0000	1.0000	72.39	
60.5	91,411		0.0000	1.0000	72.39	
61.5	91,411		0.0000	1.0000	72.39	
62.5	91,411		0.0000	1.0000	72.39	
63.5	91,411		0.0000	1.0000	72.39	
64.5	91,411		0.0000	1.0000	72.39	
65.5	91,411		0.0000	1.0000	72.39	
66.5	91,411		0.0000	1.0000	72.39	
67.5	91,411		0.0000	1.0000	72.39	
68.5	91,411		0.0000	1.0000	72.39	
69.5	91,411		0.0000	1.0000	72.39	
70.5					72.39	



MISSOURI AMERICAN WATER COMPANY

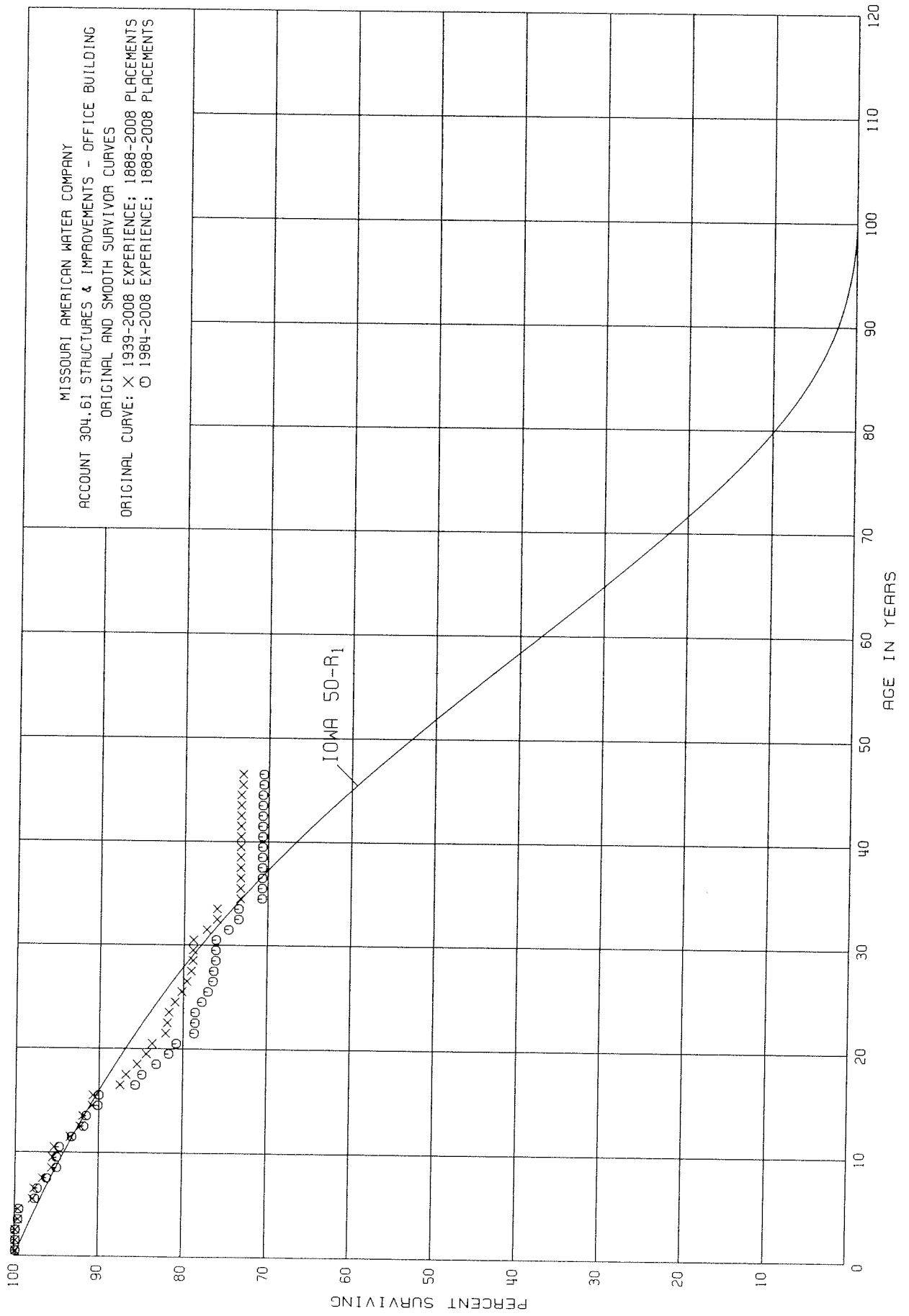
ACCOUNT 304.53 STRUCTURES & IMPROVEMENTS - LEASEHOLD

ORIGINAL LIFE TABLE

PLACEMENT BAND 1994-2007

EXPERIENCE BAND 1994-2008

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	346,313		0.0000	1.0000	100.00
0.5	346,313		0.0000	1.0000	100.00
1.5	339,728		0.0000	1.0000	100.00
2.5	339,728		0.0000	1.0000	100.00
3.5	339,728		0.0000	1.0000	100.00
4.5	339,728		0.0000	1.0000	100.00
5.5	339,728		0.0000	1.0000	100.00
6.5	339,728		0.0000	1.0000	100.00
7.5	339,728		0.0000	1.0000	100.00
8.5	339,728		0.0000	1.0000	100.00
9.5	339,728		0.0000	1.0000	100.00
10.5	339,728		0.0000	1.0000	100.00
11.5	339,728		0.0000	1.0000	100.00
12.5	47,564		0.0000	1.0000	100.00
13.5	47,564		0.0000	1.0000	100.00
14.5					100.00



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2008

EXPERIENCE BAND 1939-2008

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	8,741,247		0.0000	1.0000	100.00
0.5	3,204,409		0.0000	1.0000	100.00
1.5	2,265,953	497	0.0002	0.9998	100.00
2.5	2,218,615	7,808	0.0035	0.9965	99.98
3.5	2,205,095	955	0.0004	0.9996	99.63
4.5	2,045,467	34,022	0.0166	0.9834	99.59
5.5	1,988,384	5,105	0.0026	0.9974	97.94
6.5	1,947,127	19,684	0.0101	0.9899	97.69
7.5	1,884,339	20,916	0.0111	0.9889	96.70
8.5	1,850,555	1,662	0.0009	0.9991	95.63
9.5	1,841,997	4,444	0.0024	0.9976	95.54
10.5	1,796,872	35,366	0.0197	0.9803	95.31
11.5	1,725,637	22,369	0.0130	0.9870	93.43
12.5	1,643,564	5,732	0.0035	0.9965	92.22
13.5	754,251	8,886	0.0118	0.9882	91.90
14.5	660,325	882	0.0013	0.9987	90.82
15.5	623,695	21,938	0.0352	0.9648	90.70
16.5	558,914	4,767	0.0085	0.9915	87.51
17.5	544,757	7,952	0.0146	0.9854	86.77
18.5	389,512	4,939	0.0127	0.9873	85.50
19.5	384,573	3,335	0.0087	0.9913	84.41
20.5	368,385	7,183	0.0195	0.9805	83.68
21.5	361,202	727	0.0020	0.9980	82.05
22.5	296,762	750	0.0025	0.9975	81.89
23.5	289,140	2,516	0.0087	0.9913	81.69
24.5	284,063	2,780	0.0098	0.9902	80.98
25.5	279,084	2,002	0.0072	0.9928	80.19
26.5	242,269	1,660	0.0069	0.9931	79.61
27.5	239,684	443	0.0018	0.9982	79.06
28.5	238,720		0.0000	1.0000	78.92
29.5	231,270		0.0000	1.0000	78.92
30.5	231,270	4,733	0.0205	0.9795	78.92
31.5	231,738	3,594	0.0155	0.9845	77.30
32.5	228,145		0.0000	1.0000	76.10
33.5	227,490	8,378	0.0368	0.9632	76.10
34.5	219,113		0.0000	1.0000	73.30
35.5	216,660	61	0.0003	0.9997	73.30
36.5	216,599		0.0000	1.0000	73.28
37.5	130,837		0.0000	1.0000	73.28
38.5	130,837		0.0000	1.0000	73.28

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1939-2008		
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	130,540		0.0000	1.0000	73.28
40.5	130,540		0.0000	1.0000	73.28
41.5	130,771		0.0000	1.0000	73.28
42.5	130,659		0.0000	1.0000	73.28
43.5	118,381		0.0000	1.0000	73.28
44.5	118,221	229	0.0019	0.9981	73.28
45.5	65,047		0.0000	1.0000	73.14
46.5	31,252		0.0000	1.0000	73.14
47.5	31,252		0.0000	1.0000	73.14
48.5	6,402		0.0000	1.0000	73.14
49.5	6,402		0.0000	1.0000	73.14
50.5	7,051		0.0000	1.0000	73.14
51.5	7,002		0.0000	1.0000	73.14
52.5	5,056		0.0000	1.0000	73.14
53.5	4,492		0.0000	1.0000	73.14
54.5	4,492		0.0000	1.0000	73.14
55.5	4,492		0.0000	1.0000	73.14
56.5	4,492		0.0000	1.0000	73.14
57.5	4,465		0.0000	1.0000	73.14
58.5	4,465		0.0000	1.0000	73.14
59.5	4,465		0.0000	1.0000	73.14
60.5	4,465		0.0000	1.0000	73.14
61.5	4,465	95	0.0213	0.9787	73.14
62.5	4,370		0.0000	1.0000	71.58
63.5	4,370		0.0000	1.0000	71.58
64.5	4,370		0.0000	1.0000	71.58
65.5	4,370		0.0000	1.0000	71.58
66.5	3,963		0.0000	1.0000	71.58
67.5	3,963		0.0000	1.0000	71.58
68.5	3,963		0.0000	1.0000	71.58
69.5	3,963		0.0000	1.0000	71.58
70.5	3,963		0.0000	1.0000	71.58
71.5	3,963		0.0000	1.0000	71.58
72.5	3,963		0.0000	1.0000	71.58
73.5	3,879		0.0000	1.0000	71.58
74.5	3,879		0.0000	1.0000	71.58
75.5	3,879		0.0000	1.0000	71.58
76.5	3,879		0.0000	1.0000	71.58
77.5	3,879		0.0000	1.0000	71.58
78.5	3,879		0.0000	1.0000	71.58
79.5	3,879		0.0000	1.0000	71.58

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1939-2008		
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	3,173		0.0000	1.0000	71.58
81.5	2,306		0.0000	1.0000	71.58
82.5	2,306		0.0000	1.0000	71.58
83.5	2,306		0.0000	1.0000	71.58
84.5	2,306		0.0000	1.0000	71.58
85.5	2,084		0.0000	1.0000	71.58
86.5	2,074		0.0000	1.0000	71.58
87.5	2,074		0.0000	1.0000	71.58
88.5	2,074		0.0000	1.0000	71.58
89.5	2,074		0.0000	1.0000	71.58
90.5	2,074		0.0000	1.0000	71.58
91.5	2,074		0.0000	1.0000	71.58
92.5	2,074		0.0000	1.0000	71.58
93.5	2,074		0.0000	1.0000	71.58
94.5	2,074		0.0000	1.0000	71.58
95.5	2,074		0.0000	1.0000	71.58
96.5	2,074		0.0000	1.0000	71.58
97.5	2,074		0.0000	1.0000	71.58
98.5	2,074		0.0000	1.0000	71.58
99.5	1,176		0.0000	1.0000	71.58
100.5	1,176		0.0000	1.0000	71.58
101.5	1,176		0.0000	1.0000	71.58
102.5	1,176		0.0000	1.0000	71.58
103.5	1,176		0.0000	1.0000	71.58
104.5	1,176		0.0000	1.0000	71.58
105.5	1,176		0.0000	1.0000	71.58
106.5	1,176		0.0000	1.0000	71.58
107.5	1,176		0.0000	1.0000	71.58
108.5	1,176		0.0000	1.0000	71.58
109.5	1,176		0.0000	1.0000	71.58
110.5	1,176		0.0000	1.0000	71.58
111.5	945		0.0000	1.0000	71.58
112.5	945		0.0000	1.0000	71.58
113.5	945		0.0000	1.0000	71.58
114.5	945		0.0000	1.0000	71.58
115.5	945		0.0000	1.0000	71.58
116.5	945		0.0000	1.0000	71.58
117.5	945		0.0000	1.0000	71.58
118.5	945		0.0000	1.0000	71.58
119.5	945		0.0000	1.0000	71.58
120.5					71.58

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2008

EXPERIENCE BAND 1984-2008

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	8,365,550		0.0000	1.0000	100.00
0.5	2,868,060		0.0000	1.0000	100.00
1.5	1,971,453	497	0.0003	0.9997	100.00
2.5	1,931,145	7,808	0.0040	0.9960	99.97
3.5	1,919,422	806	0.0004	0.9996	99.57
4.5	1,769,780	33,932	0.0192	0.9808	99.53
5.5	1,712,787	5,105	0.0030	0.9970	97.62
6.5	1,673,632	19,684	0.0118	0.9882	97.33
7.5	1,612,333	19,134	0.0119	0.9881	96.18
8.5	1,581,665	1,203	0.0008	0.9992	95.04
9.5	1,578,014	4,115	0.0026	0.9974	94.96
10.5	1,535,749	23,874	0.0155	0.9845	94.71
11.5	1,476,904	22,369	0.0151	0.9849	93.24
12.5	1,483,723	5,732	0.0039	0.9961	91.83
13.5	594,492	8,886	0.0149	0.9851	91.47
14.5	500,953	882	0.0018	0.9982	90.11
15.5	464,397	21,938	0.0472	0.9528	89.95
16.5	406,789	4,001	0.0098	0.9902	85.70
17.5	393,509	7,952	0.0202	0.9798	84.86
18.5	250,605	4,483	0.0179	0.9821	83.15
19.5	248,349	2,757	0.0111	0.9889	81.66
20.5	288,225	7,183	0.0249	0.9751	80.75
21.5	324,297	727	0.0022	0.9978	78.74
22.5	259,856	62	0.0002	0.9998	78.57
23.5	280,217	2,516	0.0090	0.9910	78.55
24.5	275,140	2,780	0.0101	0.9899	77.84
25.5	270,457	2,002	0.0074	0.9926	77.05
26.5	237,753	284	0.0012	0.9988	76.48
27.5	236,702	443	0.0019	0.9981	76.39
28.5	236,302		0.0000	1.0000	76.24
29.5	227,954		0.0000	1.0000	76.24
30.5	227,954	4,733	0.0208	0.9792	76.24
31.5	228,422	3,594	0.0157	0.9843	74.65
32.5	224,856		0.0000	1.0000	73.48
33.5	224,201	8,378	0.0374	0.9626	73.48
34.5	215,824		0.0000	1.0000	70.73
35.5	213,371	61	0.0003	0.9997	70.73
36.5	213,310		0.0000	1.0000	70.71
37.5	127,548		0.0000	1.0000	70.71
38.5	127,548		0.0000	1.0000	70.71

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

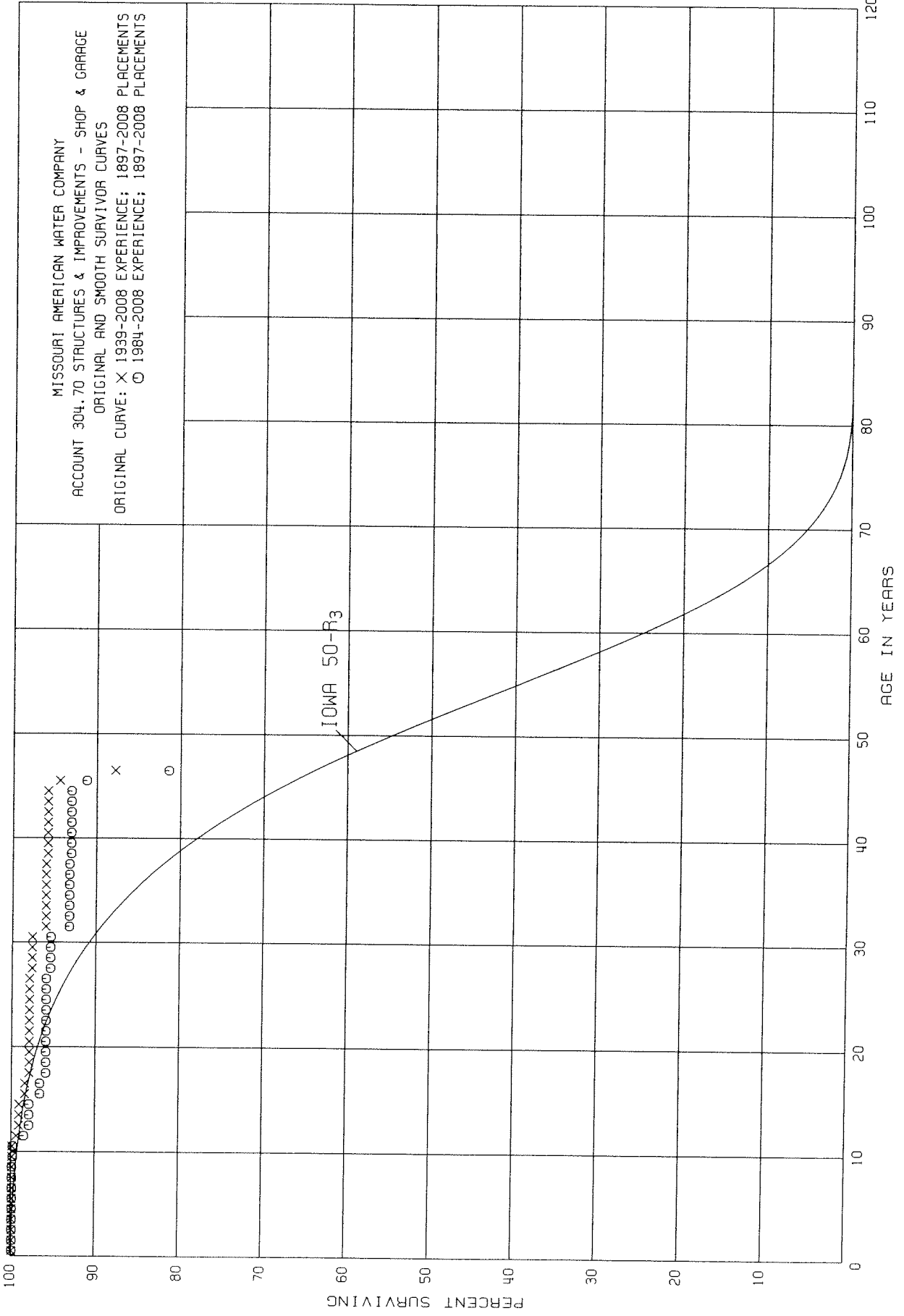
PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1984-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	127,251		0.0000	1.0000	70.71
40.5	127,251		0.0000	1.0000	70.71
41.5	127,658		0.0000	1.0000	70.71
42.5	127,546		0.0000	1.0000	70.71
43.5	115,268		0.0000	1.0000	70.71
44.5	115,108	229	0.0020	0.9980	70.71
45.5	61,934		0.0000	1.0000	70.57
46.5	28,139		0.0000	1.0000	70.57
47.5	28,139		0.0000	1.0000	70.57
48.5	3,373		0.0000	1.0000	70.57
49.5	3,373		0.0000	1.0000	70.57
50.5	3,077		0.0000	1.0000	70.57
51.5	3,028		0.0000	1.0000	70.57
52.5	1,082		0.0000	1.0000	70.57
53.5	518		0.0000	1.0000	70.57
54.5	518		0.0000	1.0000	70.57
55.5	1,319		0.0000	1.0000	70.57
56.5	2,186		0.0000	1.0000	70.57
57.5	2,159		0.0000	1.0000	70.57
58.5	2,159		0.0000	1.0000	70.57
59.5	2,159		0.0000	1.0000	70.57
60.5	2,381		0.0000	1.0000	70.57
61.5	2,391	95	0.0397	0.9603	70.57
62.5	2,296		0.0000	1.0000	67.77
63.5	2,296		0.0000	1.0000	67.77
64.5	2,296		0.0000	1.0000	67.77
65.5	2,296		0.0000	1.0000	67.77
66.5	1,889		0.0000	1.0000	67.77
67.5	1,889		0.0000	1.0000	67.77
68.5	1,889		0.0000	1.0000	67.77
69.5	1,889		0.0000	1.0000	67.77
70.5	1,889		0.0000	1.0000	67.77
71.5	1,889		0.0000	1.0000	67.77
72.5	1,889		0.0000	1.0000	67.77
73.5	1,805		0.0000	1.0000	67.77
74.5	2,703		0.0000	1.0000	67.77
75.5	2,703		0.0000	1.0000	67.77
76.5	2,703		0.0000	1.0000	67.77
77.5	2,703		0.0000	1.0000	67.77
78.5	2,703		0.0000	1.0000	67.77
79.5	2,703		0.0000	1.0000	67.77

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1984-2008		
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	2,703		0.0000	1.0000	67.77
80.5	1,997		0.0000	1.0000	67.77
81.5	1,130		0.0000	1.0000	67.77
82.5	1,130		0.0000	1.0000	67.77
83.5	1,130		0.0000	1.0000	67.77
84.5	1,130		0.0000	1.0000	67.77
85.5	908		0.0000	1.0000	67.77
86.5	1,129		0.0000	1.0000	67.77
87.5	1,129		0.0000	1.0000	67.77
88.5	1,129		0.0000	1.0000	67.77
89.5	1,129		0.0000	1.0000	67.77
90.5	1,129		0.0000	1.0000	67.77
91.5	1,129		0.0000	1.0000	67.77
92.5	1,129		0.0000	1.0000	67.77
93.5	1,129		0.0000	1.0000	67.77
94.5	1,129		0.0000	1.0000	67.77
95.5	2,074		0.0000	1.0000	67.77
96.5	2,074		0.0000	1.0000	67.77
97.5	2,074		0.0000	1.0000	67.77
98.5	2,074		0.0000	1.0000	67.77
99.5	1,176		0.0000	1.0000	67.77
100.5	1,176		0.0000	1.0000	67.77
101.5	1,176		0.0000	1.0000	67.77
102.5	1,176		0.0000	1.0000	67.77
103.5	1,176		0.0000	1.0000	67.77
104.5	1,176		0.0000	1.0000	67.77
105.5	1,176		0.0000	1.0000	67.77
106.5	1,176		0.0000	1.0000	67.77
107.5	1,176		0.0000	1.0000	67.77
108.5	1,176		0.0000	1.0000	67.77
109.5	1,176		0.0000	1.0000	67.77
110.5	1,176		0.0000	1.0000	67.77
111.5	945		0.0000	1.0000	67.77
112.5	945		0.0000	1.0000	67.77
113.5	945		0.0000	1.0000	67.77
114.5	945		0.0000	1.0000	67.77
115.5	945		0.0000	1.0000	67.77
116.5	945		0.0000	1.0000	67.77
117.5	945		0.0000	1.0000	67.77
118.5	945		0.0000	1.0000	67.77
119.5	945		0.0000	1.0000	67.77
120.5					67.77



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE

PLACEMENT BAND 1897-2008			EXPERIENCE BAND 1939-2008		
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	873,597		0.0000	1.0000	100.00
0.5	376,362		0.0000	1.0000	100.00
1.5	375,414		0.0000	1.0000	100.00
2.5	359,064		0.0000	1.0000	100.00
3.5	359,064		0.0000	1.0000	100.00
4.5	320,247		0.0000	1.0000	100.00
5.5	293,927	164	0.0006	0.9994	100.00
6.5	256,240		0.0000	1.0000	99.94
7.5	256,240		0.0000	1.0000	99.94
8.5	228,584	112	0.0005	0.9995	99.94
9.5	228,472		0.0000	1.0000	99.89
10.5	221,463	1,188	0.0054	0.9946	99.89
11.5	217,556	564	0.0026	0.9974	99.35
12.5	165,915		0.0000	1.0000	99.09
13.5	178,193		0.0000	1.0000	99.09
14.5	172,143	1,290	0.0075	0.9925	99.09
15.5	170,510		0.0000	1.0000	98.35
16.5	161,002	693	0.0043	0.9957	98.35
17.5	157,047		0.0000	1.0000	97.93
18.5	157,047	34	0.0002	0.9998	97.93
19.5	157,014		0.0000	1.0000	97.91
20.5	156,890		0.0000	1.0000	97.91
21.5	156,642		0.0000	1.0000	97.91
22.5	152,989		0.0000	1.0000	97.91
23.5	152,644		0.0000	1.0000	97.91
24.5	146,867		0.0000	1.0000	97.91
25.5	145,831		0.0000	1.0000	97.91
26.5	145,831	456	0.0031	0.9969	97.91
27.5	145,254		0.0000	1.0000	97.61
28.5	145,254		0.0000	1.0000	97.61
29.5	145,254		0.0000	1.0000	97.61
30.5	145,254	2,396	0.0165	0.9835	97.61
31.5	142,857		0.0000	1.0000	96.00
32.5	142,857		0.0000	1.0000	96.00
33.5	142,857		0.0000	1.0000	96.00
34.5	142,857		0.0000	1.0000	96.00
35.5	138,680		0.0000	1.0000	96.00
36.5	137,357		0.0000	1.0000	96.00
37.5	137,357	227	0.0017	0.9983	96.00
38.5	137,130		0.0000	1.0000	95.84

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2008			EXPERIENCE BAND 1939-2008		
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	71,772		0.0000	1.0000	95.84
40.5	71,772		0.0000	1.0000	95.84
41.5	72,921		0.0000	1.0000	95.84
42.5	72,921		0.0000	1.0000	95.84
43.5	72,921		0.0000	1.0000	95.84
44.5	66,743	979	0.0147	0.9853	95.84
45.5	53,100	3,747	0.0706	0.9294	94.43
46.5	49,152		0.0000	1.0000	87.76
47.5	49,152		0.0000	1.0000	87.76
48.5	49,152		0.0000	1.0000	87.76
49.5	47,690		0.0000	1.0000	87.76
50.5	47,690		0.0000	1.0000	87.76
51.5	47,690	284	0.0060	0.9940	87.76
52.5	45,838		0.0000	1.0000	87.23
53.5	45,838		0.0000	1.0000	87.23
54.5	44,396		0.0000	1.0000	87.23
55.5	44,396		0.0000	1.0000	87.23
56.5	44,396	609	0.0137	0.9863	87.23
57.5	43,787		0.0000	1.0000	86.03
58.5	43,417		0.0000	1.0000	86.03
59.5	41,967		0.0000	1.0000	86.03
60.5	41,967	323	0.0077	0.9923	86.03
61.5	41,643		0.0000	1.0000	85.37
62.5	41,643		0.0000	1.0000	85.37
63.5	41,622		0.0000	1.0000	85.37
64.5	41,622		0.0000	1.0000	85.37
65.5	41,622		0.0000	1.0000	85.37
66.5	41,622		0.0000	1.0000	85.37
67.5	41,602		0.0000	1.0000	85.37
68.5	41,400		0.0000	1.0000	85.37
69.5	17,909		0.0000	1.0000	85.37
70.5	17,909		0.0000	1.0000	85.37
71.5	17,909		0.0000	1.0000	85.37
72.5	17,909		0.0000	1.0000	85.37
73.5	17,909		0.0000	1.0000	85.37
74.5	17,909		0.0000	1.0000	85.37
75.5	17,909		0.0000	1.0000	85.37
76.5	17,909		0.0000	1.0000	85.37
77.5	17,909		0.0000	1.0000	85.37
78.5	17,909		0.0000	1.0000	85.37

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2008			EXPERIENCE BAND 1939-2008		
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	17,909		0.0000	1.0000	85.37
80.5	17,909		0.0000	1.0000	85.37
81.5	17,909		0.0000	1.0000	85.37
82.5	16,650		0.0000	1.0000	85.37
83.5	4,695		0.0000	1.0000	85.37
84.5	4,695		0.0000	1.0000	85.37
85.5	4,695		0.0000	1.0000	85.37
86.5	4,695		0.0000	1.0000	85.37
87.5	4,695		0.0000	1.0000	85.37
88.5	4,695		0.0000	1.0000	85.37
89.5	4,695		0.0000	1.0000	85.37
90.5	4,695		0.0000	1.0000	85.37
91.5	4,695		0.0000	1.0000	85.37
92.5	4,695		0.0000	1.0000	85.37
93.5	4,695		0.0000	1.0000	85.37
94.5	4,695		0.0000	1.0000	85.37
95.5	4,695		0.0000	1.0000	85.37
96.5	4,695		0.0000	1.0000	85.37
97.5	4,695		0.0000	1.0000	85.37
98.5	4,695		0.0000	1.0000	85.37
99.5	4,695		0.0000	1.0000	85.37
100.5	4,695		0.0000	1.0000	85.37
101.5	4,695		0.0000	1.0000	85.37
102.5	4,695		0.0000	1.0000	85.37
103.5	4,695		0.0000	1.0000	85.37
104.5	4,695		0.0000	1.0000	85.37
105.5	4,695		0.0000	1.0000	85.37
106.5	4,695		0.0000	1.0000	85.37
107.5	4,695		0.0000	1.0000	85.37
108.5	4,695		0.0000	1.0000	85.37
109.5	4,695		0.0000	1.0000	85.37
110.5	4,695		0.0000	1.0000	85.37
111.5					85.37

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE

PLACEMENT BAND 1897-2008			EXPERIENCE BAND 1984-2008		
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	737,574		0.0000	1.0000	100.00
0.5	241,375		0.0000	1.0000	100.00
1.5	240,426		0.0000	1.0000	100.00
2.5	224,763		0.0000	1.0000	100.00
3.5	226,053		0.0000	1.0000	100.00
4.5	187,235		0.0000	1.0000	100.00
5.5	160,915	164	0.0010	0.9990	100.00
6.5	123,340		0.0000	1.0000	99.90
7.5	123,340		0.0000	1.0000	99.90
8.5	95,685	112	0.0012	0.9988	99.90
9.5	95,572		0.0000	1.0000	99.78
10.5	92,741	1,188	0.0128	0.9872	99.78
11.5	90,157	564	0.0063	0.9937	98.50
12.5	37,257		0.0000	1.0000	97.88
13.5	37,714		0.0000	1.0000	97.88
14.5	100,371	1,290	0.0129	0.9871	97.88
15.5	98,738		0.0000	1.0000	96.62
16.5	92,776	693	0.0075	0.9925	96.62
17.5	88,821		0.0000	1.0000	95.90
18.5	88,821	34	0.0004	0.9996	95.90
19.5	94,966		0.0000	1.0000	95.86
20.5	107,507		0.0000	1.0000	95.86
21.5	111,206		0.0000	1.0000	95.86
22.5	107,553		0.0000	1.0000	95.86
23.5	107,209		0.0000	1.0000	95.86
24.5	102,894		0.0000	1.0000	95.86
25.5	101,858		0.0000	1.0000	95.86
26.5	101,858	456	0.0045	0.9955	95.86
27.5	102,849		0.0000	1.0000	95.43
28.5	102,849		0.0000	1.0000	95.43
29.5	104,290		0.0000	1.0000	95.43
30.5	104,290	2,396	0.0230	0.9770	95.43
31.5	101,894		0.0000	1.0000	93.24
32.5	101,894		0.0000	1.0000	93.24
33.5	102,264		0.0000	1.0000	93.24
34.5	103,815		0.0000	1.0000	93.24
35.5	99,638		0.0000	1.0000	93.24
36.5	98,315		0.0000	1.0000	93.24
37.5	98,315	227	0.0023	0.9977	93.24
38.5	98,110		0.0000	1.0000	93.03

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

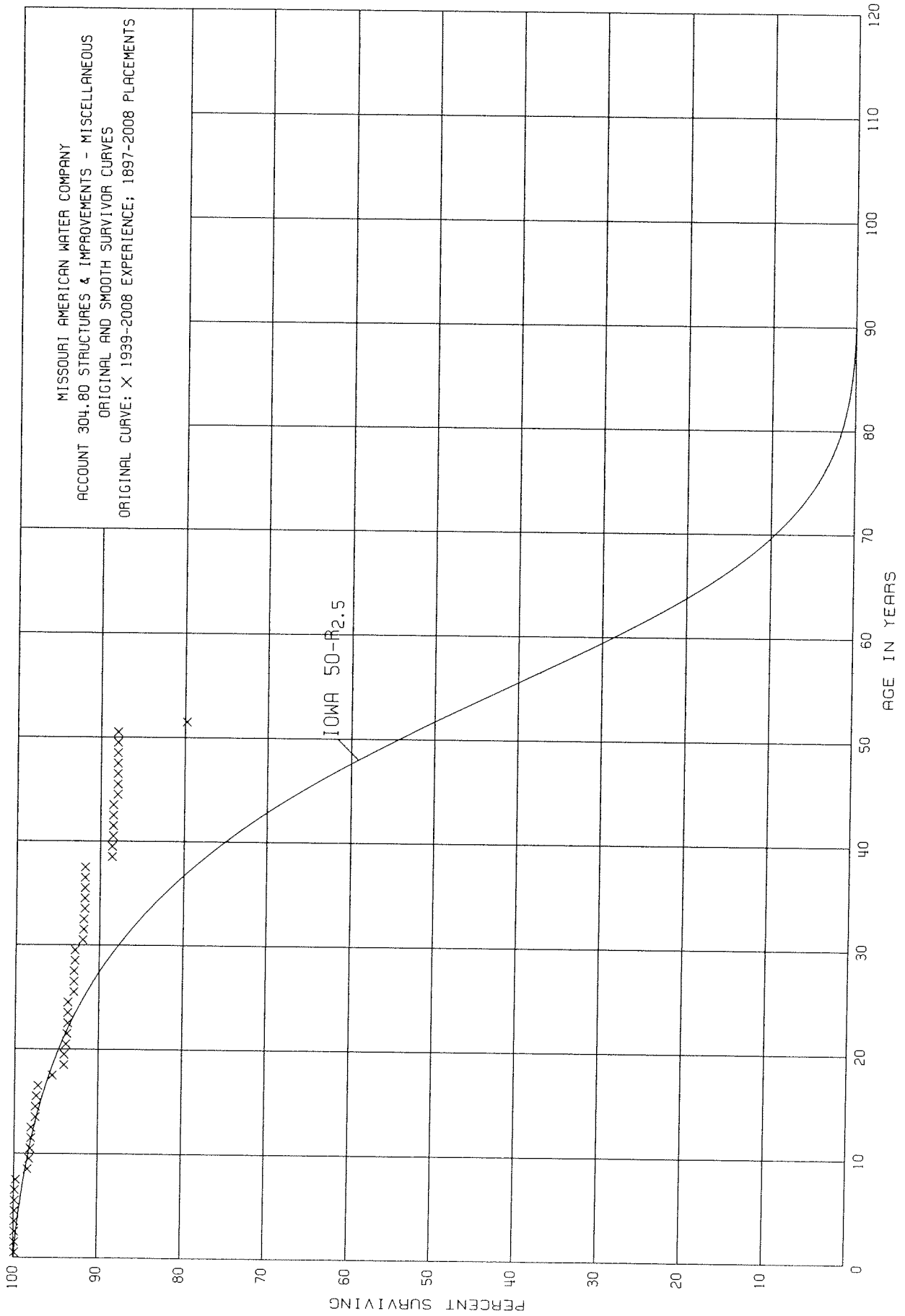
PLACEMENT BAND 1897-2008			EXPERIENCE BAND 1984-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	33,361		0.0000	1.0000	93.03
40.5	33,361		0.0000	1.0000	93.03
41.5	29,815		0.0000	1.0000	93.03
42.5	30,814		0.0000	1.0000	93.03
43.5	31,015		0.0000	1.0000	93.03
44.5	48,511	979	0.0202	0.9798	93.03
45.5	34,868	3,747	0.1075	0.8925	91.15
46.5	30,920		0.0000	1.0000	81.35
47.5	30,920		0.0000	1.0000	81.35
48.5	30,920		0.0000	1.0000	81.35
49.5	29,458		0.0000	1.0000	81.35
50.5	29,458		0.0000	1.0000	81.35
51.5	29,458	284	0.0096	0.9904	81.35
52.5	27,606		0.0000	1.0000	80.57
53.5	27,606		0.0000	1.0000	80.57
54.5	26,164		0.0000	1.0000	80.57
55.5	26,164		0.0000	1.0000	80.57
56.5	26,164	609	0.0233	0.9767	80.57
57.5	26,814		0.0000	1.0000	78.69
58.5	38,722		0.0000	1.0000	78.69
59.5	37,272		0.0000	1.0000	78.69
60.5	37,272	323	0.0087	0.9913	78.69
61.5	36,948		0.0000	1.0000	78.01
62.5	36,948		0.0000	1.0000	78.01
63.5	36,927		0.0000	1.0000	78.01
64.5	36,927		0.0000	1.0000	78.01
65.5	36,927		0.0000	1.0000	78.01
66.5	36,927		0.0000	1.0000	78.01
67.5	36,907		0.0000	1.0000	78.01
68.5	36,705		0.0000	1.0000	78.01
69.5	13,214		0.0000	1.0000	78.01
70.5	13,214		0.0000	1.0000	78.01
71.5	13,214		0.0000	1.0000	78.01
72.5	13,214		0.0000	1.0000	78.01
73.5	13,214		0.0000	1.0000	78.01
74.5	13,214		0.0000	1.0000	78.01
75.5	13,214		0.0000	1.0000	78.01
76.5	13,214		0.0000	1.0000	78.01
77.5	13,214		0.0000	1.0000	78.01
78.5	13,214		0.0000	1.0000	78.01

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2008			EXPERIENCE BAND 1984-2008		
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	13,214		0.0000	1.0000	78.01
80.5	13,214		0.0000	1.0000	78.01
81.5	13,214		0.0000	1.0000	78.01
82.5	11,955		0.0000	1.0000	78.01
83.5					78.01
84.5					
85.5					
86.5	4,695		0.0000		
87.5	4,695		0.0000		
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	4,695		0.0000		
109.5	4,695		0.0000		
110.5	4,695		0.0000		
111.5					



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.80 STRUCTURES & IMPROVEMENTS - MISCELLANEOUS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1897-2008			EXPERIENCE BAND 1939-2008		
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	5,422,807		0.0000	1.0000	100.00
0.5	5,400,305	690	0.0001	0.9999	100.00
1.5	5,284,631	1,647	0.0003	0.9997	99.99
2.5	5,145,169	510	0.0001	0.9999	99.96
3.5	5,061,790	10	0.0000	1.0000	99.95
4.5	5,031,947	1,176	0.0002	0.9998	99.95
5.5	4,901,252	1,424	0.0003	0.9997	99.93
6.5	4,855,237	5,650	0.0012	0.9988	99.90
7.5	4,510,590	62,402	0.0138	0.9862	99.78
8.5	2,566,667	4,353	0.0017	0.9983	98.40
9.5	2,334,300	2,005	0.0009	0.9991	98.23
10.5	2,294,354	3,793	0.0017	0.9983	98.14
11.5	2,283,912	211	0.0001	0.9999	97.97
12.5	2,284,548	9,957	0.0044	0.9956	97.96
13.5	2,272,005	979	0.0004	0.9996	97.53
14.5	1,110,450	1,242	0.0011	0.9989	97.49
15.5	1,095,938	2,303	0.0021	0.9979	97.38
16.5	1,090,230	18,500	0.0170	0.9830	97.18
17.5	1,021,233	14,854	0.0145	0.9855	95.53
18.5	1,003,619	320	0.0003	0.9997	94.14
19.5	636,406	1,702	0.0027	0.9973	94.11
20.5	668,425	261	0.0004	0.9996	93.86
21.5	667,957	634	0.0009	0.9991	93.82
22.5	667,034		0.0000	1.0000	93.74
23.5	659,814		0.0000	1.0000	93.74
24.5	656,750	5,486	0.0084	0.9916	93.74
25.5	649,645		0.0000	1.0000	92.95
26.5	583,352	12	0.0000	1.0000	92.95
27.5	184,848	50	0.0003	0.9997	92.95
28.5	183,704	30	0.0002	0.9998	92.92
29.5	183,638	1,754	0.0096	0.9904	92.90
30.5	154,527	203	0.0013	0.9987	92.01
31.5	155,615		0.0000	1.0000	91.89
32.5	155,615	150	0.0010	0.9990	91.89
33.5	155,465		0.0000	1.0000	91.80
34.5	155,465		0.0000	1.0000	91.80
35.5	155,465		0.0000	1.0000	91.80
36.5	123,421		0.0000	1.0000	91.80
37.5	123,421	4,370	0.0354	0.9646	91.80
38.5	118,589		0.0000	1.0000	88.55

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.80 STRUCTURES & IMPROVEMENTS - MISCELLANEOUS

ORIGINAL LIFE TABLE, CONT.

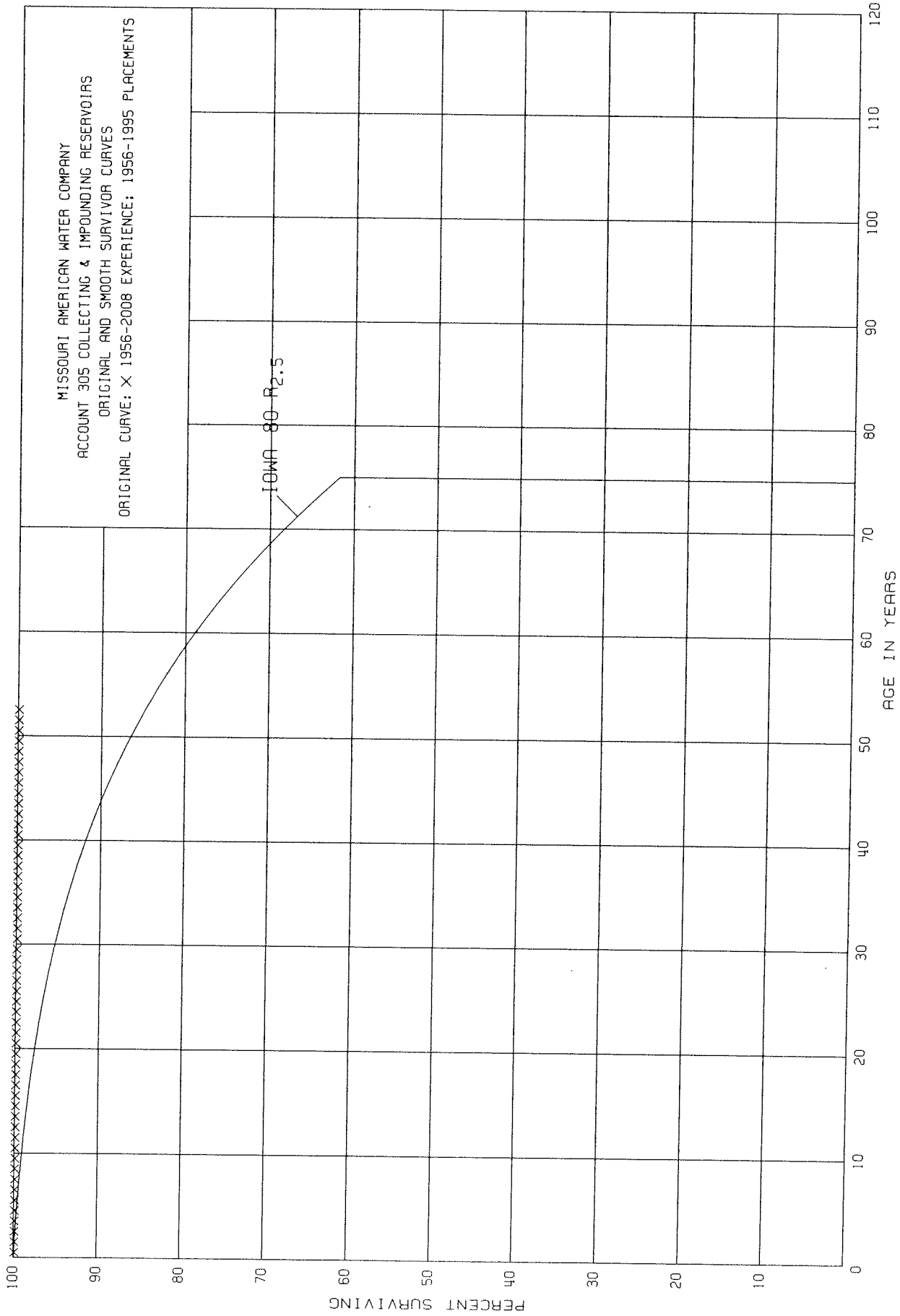
PLACEMENT BAND 1897-2008			EXPERIENCE BAND 1939-2008			
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL	
39.5	118,589	79	0.0007	0.9993	88.55	
40.5	118,510		0.0000	1.0000	88.49	
41.5	119,291		0.0000	1.0000	88.49	
42.5	118,611		0.0000	1.0000	88.49	
43.5	118,611	602	0.0051	0.9949	88.49	
44.5	118,009		0.0000	1.0000	88.04	
45.5	118,009		0.0000	1.0000	88.04	
46.5	116,739		0.0000	1.0000	88.04	
47.5	100,047		0.0000	1.0000	88.04	
48.5	90,155		0.0000	1.0000	88.04	
49.5	80,833		0.0000	1.0000	88.04	
50.5	80,329	7,565	0.0942	0.9058	88.04	
51.5	51,161		0.0000	1.0000	79.75	
52.5	51,161		0.0000	1.0000	79.75	
53.5	51,161		0.0000	1.0000	79.75	
54.5	51,161		0.0000	1.0000	79.75	
55.5	51,150		0.0000	1.0000	79.75	
56.5	51,054		0.0000	1.0000	79.75	
57.5	42,393		0.0000	1.0000	79.75	
58.5	42,277	296	0.0070	0.9930	79.75	
59.5	41,981	28	0.0007	0.9993	79.19	
60.5	41,914		0.0000	1.0000	79.13	
61.5	40,137		0.0000	1.0000	79.13	
62.5	39,411		0.0000	1.0000	79.13	
63.5	39,411	17	0.0004	0.9996	79.13	
64.5	37,779		0.0000	1.0000	79.10	
65.5	22,452		0.0000	1.0000	79.10	
66.5	22,452		0.0000	1.0000	79.10	
67.5	22,452		0.0000	1.0000	79.10	
68.5	22,452		0.0000	1.0000	79.10	
69.5	22,452		0.0000	1.0000	79.10	
70.5	21,364	38	0.0018	0.9982	79.10	
71.5	21,326		0.0000	1.0000	78.96	
72.5	20,789	250	0.0120	0.9880	78.96	
73.5	20,539		0.0000	1.0000	78.01	
74.5	20,539	237	0.0115	0.9885	78.01	
75.5	8,603		0.0000	1.0000	77.11	
76.5	8,603		0.0000	1.0000	77.11	
77.5	8,509		0.0000	1.0000	77.11	
78.5	8,509		0.0000	1.0000	77.11	

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.80 STRUCTURES & IMPROVEMENTS - MISCELLANEOUS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2008			EXPERIENCE BAND 1939-2008		
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	8,157		0.0000	1.0000	77.11
80.5	8,052		0.0000	1.0000	77.11
81.5	6,488		0.0000	1.0000	77.11
82.5	5,826		0.0000	1.0000	77.11
83.5	5,826		0.0000	1.0000	77.11
84.5	5,826		0.0000	1.0000	77.11
85.5	5,826		0.0000	1.0000	77.11
86.5	5,826		0.0000	1.0000	77.11
87.5	5,826	24	0.0041	0.9959	77.11
88.5	4,349		0.0000	1.0000	76.79
89.5	4,349		0.0000	1.0000	76.79
90.5	4,349		0.0000	1.0000	76.79
91.5	4,349		0.0000	1.0000	76.79
92.5	4,349		0.0000	1.0000	76.79
93.5	4,349		0.0000	1.0000	76.79
94.5	4,349		0.0000	1.0000	76.79
95.5	4,252		0.0000	1.0000	76.79
96.5	2,320		0.0000	1.0000	76.79
97.5	2,320		0.0000	1.0000	76.79
98.5	2,298	66	0.0287	0.9713	76.79
99.5	2,232		0.0000	1.0000	74.59
100.5	2,232		0.0000	1.0000	74.59
101.5	942		0.0000	1.0000	74.59
102.5	942		0.0000	1.0000	74.59
103.5	160		0.0000	1.0000	74.59
104.5	160		0.0000	1.0000	74.59
105.5	160		0.0000	1.0000	74.59
106.5					74.59



MISSOURI AMERICAN WATER COMPANY

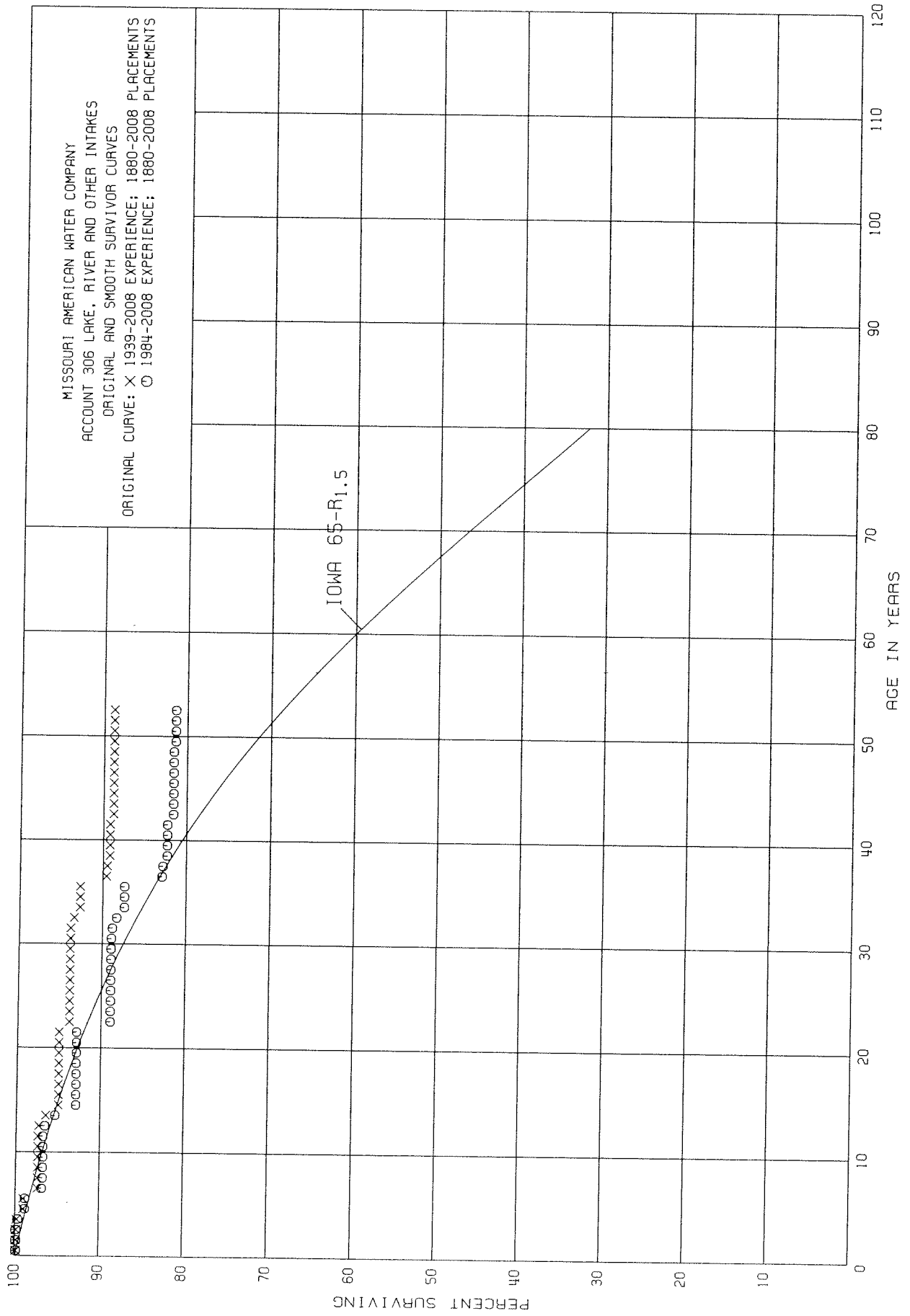
ACCOUNT 305 COLLECTING & IMPOUNDING RESERVOIRS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1956-1995			EXPERIENCE BAND 1956-2008		
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	111,066		0.0000	1.0000	100.00
11.5	111,066		0.0000	1.0000	100.00
12.5	111,066		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	110,400		0.0000	1.0000	100.00
30.5	110,400		0.0000	1.0000	100.00
31.5	110,400		0.0000	1.0000	100.00
32.5	107,967		0.0000	1.0000	100.00
33.5	107,967		0.0000	1.0000	100.00
34.5	107,967		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 1956-2008		
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	80,487		0.0000	1.0000	100.00
45.5	80,487		0.0000	1.0000	100.00
46.5	80,487		0.0000	1.0000	100.00
47.5	21,092		0.0000	1.0000	100.00
48.5	21,092		0.0000	1.0000	100.00
49.5	21,092		0.0000	1.0000	100.00
50.5	21,092		0.0000	1.0000	100.00
51.5	20,331		0.0000	1.0000	100.00
52.5					100.00



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

PLACEMENT BAND 1880-2008			EXPERIENCE BAND 1939-2008		
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	2,161,191		0.0000	1.0000	100.00
0.5	2,096,422		0.0000	1.0000	100.00
1.5	1,603,150	1,811	0.0011	0.9989	100.00
2.5	1,592,875	1,900	0.0012	0.9988	99.89
3.5	1,590,975	11,144	0.0070	0.9930	99.77
4.5	1,276,872		0.0000	1.0000	99.07
5.5	1,252,028	21,193	0.0169	0.9831	99.07
6.5	1,230,835	553	0.0004	0.9996	97.40
7.5	1,218,886		0.0000	1.0000	97.36
8.5	1,218,886		0.0000	1.0000	97.36
9.5	1,221,041		0.0000	1.0000	97.36
10.5	456,982		0.0000	1.0000	97.36
11.5	422,174	473	0.0011	0.9989	97.36
12.5	421,782	3,268	0.0077	0.9923	97.25
13.5	449,395	6,790	0.0151	0.9849	96.50
14.5	417,746		0.0000	1.0000	95.04
15.5	416,746		0.0000	1.0000	95.04
16.5	326,339		0.0000	1.0000	95.04
17.5	326,339		0.0000	1.0000	95.04
18.5	326,339		0.0000	1.0000	95.04
19.5	326,339		0.0000	1.0000	95.04
20.5	257,469		0.0000	1.0000	95.04
21.5	257,469	3,240	0.0126	0.9874	95.04
22.5	252,303		0.0000	1.0000	93.84
23.5	203,337		0.0000	1.0000	93.84
24.5	203,371		0.0000	1.0000	93.84
25.5	203,371		0.0000	1.0000	93.84
26.5	205,165		0.0000	1.0000	93.84
27.5	205,397		0.0000	1.0000	93.84
28.5	209,166		0.0000	1.0000	93.84
29.5	201,731		0.0000	1.0000	93.84
30.5	201,834	147	0.0007	0.9993	93.84
31.5	201,956	784	0.0039	0.9961	93.77
32.5	210,932	1,617	0.0077	0.9923	93.40
33.5	200,865		0.0000	1.0000	92.68
34.5	200,865		0.0000	1.0000	92.68
35.5	216,714	7,268	0.0335	0.9665	92.68
36.5	231,476	100	0.0004	0.9996	89.58
37.5	243,668	954	0.0039	0.9961	89.54
38.5	244,320		0.0000	1.0000	89.19

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

PLACEMENT BAND 1880-2008			EXPERIENCE BAND 1939-2008		
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	239,716		0.0000	1.0000	89.19
40.5	245,052		0.0000	1.0000	89.19
41.5	250,485	1,000	0.0040	0.9960	89.19
42.5	260,121		0.0000	1.0000	88.83
43.5	260,121		0.0000	1.0000	88.83
44.5	258,255		0.0000	1.0000	88.83
45.5	258,255		0.0000	1.0000	88.83
46.5	194,501		0.0000	1.0000	88.83
47.5	194,520		0.0000	1.0000	88.83
48.5	194,520	166	0.0009	0.9991	88.83
49.5	192,927		0.0000	1.0000	88.75
50.5	193,510		0.0000	1.0000	88.75
51.5	149,245		0.0000	1.0000	88.75
52.5	146,967		0.0000	1.0000	88.75
53.5	149,116		0.0000	1.0000	88.75
54.5	150,316		0.0000	1.0000	88.75
55.5	150,316		0.0000	1.0000	88.75
56.5	150,316		0.0000	1.0000	88.75
57.5	150,316		0.0000	1.0000	88.75
58.5	165,962	3,755	0.0226	0.9774	88.75
59.5	162,207		0.0000	1.0000	86.74
60.5	162,207		0.0000	1.0000	86.74
61.5	162,207		0.0000	1.0000	86.74
62.5	160,171		0.0000	1.0000	86.74
63.5	159,341		0.0000	1.0000	86.74
64.5	159,341		0.0000	1.0000	86.74
65.5	157,352		0.0000	1.0000	86.74
66.5	157,352		0.0000	1.0000	86.74
67.5	157,352		0.0000	1.0000	86.74
68.5	157,270		0.0000	1.0000	86.74
69.5	157,270		0.0000	1.0000	86.74
70.5	157,270		0.0000	1.0000	86.74
71.5	155,115		0.0000	1.0000	86.74
72.5	155,115		0.0000	1.0000	86.74
73.5	155,115		0.0000	1.0000	86.74
74.5	155,035		0.0000	1.0000	86.74
75.5	127,909		0.0000	1.0000	86.74
76.5	127,909		0.0000	1.0000	86.74
77.5	127,909		0.0000	1.0000	86.74
78.5	127,909		0.0000	1.0000	86.74
79.5	127,909		0.0000	1.0000	86.74

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

PLACEMENT BAND 1880-2008			EXPERIENCE BAND 1939-2008		
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	86.74
81.5	127,909		0.0000	1.0000	86.74
82.5	127,909		0.0000	1.0000	86.74
83.5	127,909		0.0000	1.0000	86.74
84.5	127,909		0.0000	1.0000	86.74
85.5	127,909		0.0000	1.0000	86.74
86.5	127,909		0.0000	1.0000	86.74
87.5	127,909	992	0.0078	0.9922	86.74
88.5	125,153		0.0000	1.0000	86.06
89.5	125,153		0.0000	1.0000	86.06
90.5	125,153	399	0.0032	0.9968	86.06
91.5	124,362	983	0.0079	0.9921	85.78
92.5	121,567		0.0000	1.0000	85.10
93.5	121,298		0.0000	1.0000	85.10
94.5	111,503		0.0000	1.0000	85.10
95.5	111,503		0.0000	1.0000	85.10
96.5	111,474		0.0000	1.0000	85.10
97.5	95,392		0.0000	1.0000	85.10
98.5	73,569		0.0000	1.0000	85.10
99.5	61,066		0.0000	1.0000	85.10
100.5	59,459		0.0000	1.0000	85.10
101.5	58,031		0.0000	1.0000	85.10
102.5	54,573		0.0000	1.0000	85.10
103.5	42,967		0.0000	1.0000	85.10
104.5	32,331		0.0000	1.0000	85.10
105.5	32,331	22	0.0007	0.9993	85.10
106.5	22,050		0.0000	1.0000	85.04
107.5	22,050		0.0000	1.0000	85.04
108.5	22,034		0.0000	1.0000	85.04
109.5	21,868	709	0.0324	0.9676	85.04
110.5	21,159		0.0000	1.0000	82.28
111.5	21,159		0.0000	1.0000	82.28
112.5	21,159		0.0000	1.0000	82.28
113.5	21,159		0.0000	1.0000	82.28
114.5	21,159		0.0000	1.0000	82.28
115.5	19,010		0.0000	1.0000	82.28
116.5	15,520		0.0000	1.0000	82.28
117.5	15,520		0.0000	1.0000	82.28
118.5	15,520		0.0000	1.0000	82.28
119.5	15,520		0.0000	1.0000	82.28
120.5					82.28

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

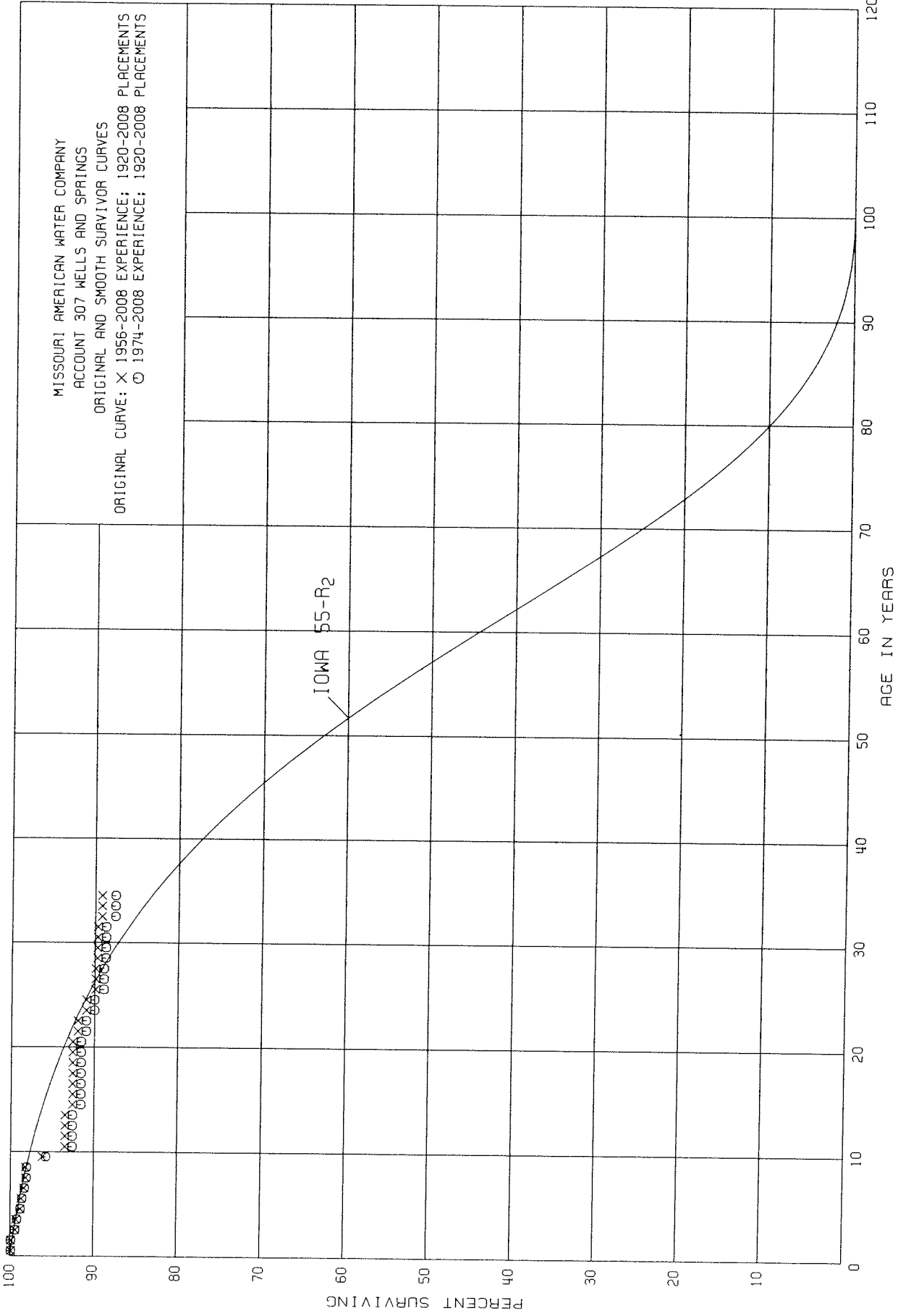
PLACEMENT BAND 1880-2008			EXPERIENCE BAND 1984-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	1,936,268		0.0000	1.0000	100.00
0.5	1,871,500		0.0000	1.0000	100.00
1.5	1,378,228	1,811	0.0013	0.9987	100.00
2.5	1,367,953	1,900	0.0014	0.9986	99.87
3.5	1,366,053	11,144	0.0082	0.9918	99.73
4.5	1,051,950		0.0000	1.0000	98.91
5.5	1,027,105	21,193	0.0206	0.9794	98.91
6.5	1,058,146	553	0.0005	0.9995	96.87
7.5	1,046,197		0.0000	1.0000	96.82
8.5	1,046,197		0.0000	1.0000	96.82
9.5	1,046,197		0.0000	1.0000	96.82
10.5	282,138		0.0000	1.0000	96.82
11.5	248,267	473	0.0019	0.9981	96.82
12.5	259,073	3,268	0.0126	0.9874	96.64
13.5	255,806	6,790	0.0265	0.9735	95.42
14.5	224,157		0.0000	1.0000	92.89
15.5	223,157		0.0000	1.0000	92.89
16.5	141,200		0.0000	1.0000	92.89
17.5	141,200		0.0000	1.0000	92.89
18.5	141,200		0.0000	1.0000	92.89
19.5	141,200		0.0000	1.0000	92.89
20.5	72,330		0.0000	1.0000	92.89
21.5	74,513	3,240	0.0435	0.9565	92.89
22.5	73,670		0.0000	1.0000	88.85
23.5	24,705		0.0000	1.0000	88.85
24.5	30,878		0.0000	1.0000	88.85
25.5	30,878		0.0000	1.0000	88.85
26.5	75,243		0.0000	1.0000	88.85
27.5	85,528		0.0000	1.0000	88.85
28.5	85,528		0.0000	1.0000	88.85
29.5	148,633		0.0000	1.0000	88.85
30.5	149,711	147	0.0010	0.9990	88.85
31.5	149,564	784	0.0052	0.9948	88.76
32.5	150,206	1,617	0.0108	0.9892	88.30
33.5	140,139		0.0000	1.0000	87.35
34.5	140,139		0.0000	1.0000	87.35
35.5	142,416	7,268	0.0510	0.9490	87.35
36.5	135,149	100	0.0007	0.9993	82.90
37.5	139,039	954	0.0069	0.9931	82.84
38.5	138,915		0.0000	1.0000	82.27

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

PLACEMENT BAND 1880-2008			EXPERIENCE BAND 1984-2008		
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	132,882		0.0000	1.0000	82.27
40.5	134,871		0.0000	1.0000	82.27
41.5	128,698	1,000	0.0078	0.9922	82.27
42.5	127,864		0.0000	1.0000	81.63
43.5	127,947		0.0000	1.0000	81.63
44.5	119,280		0.0000	1.0000	81.63
45.5	119,280		0.0000	1.0000	81.63
46.5	53,220		0.0000	1.0000	81.63
47.5	53,073		0.0000	1.0000	81.63
48.5	53,073	166	0.0031	0.9969	81.63
49.5	51,480		0.0000	1.0000	81.38
50.5	51,480		0.0000	1.0000	81.38
51.5	7,215		0.0000	1.0000	81.38
52.5	4,937		0.0000	1.0000	81.38
53.5	4,937		0.0000	1.0000	81.38
54.5	7,092		0.0000	1.0000	81.38
55.5	7,092		0.0000	1.0000	81.38
56.5	7,092		0.0000	1.0000	81.38
57.5	7,172		0.0000	1.0000	81.38
58.5	38,053	3,755	0.0987	0.9013	81.38
59.5	34,298		0.0000	1.0000	73.35
60.5	34,298		0.0000	1.0000	73.35
61.5	34,298		0.0000	1.0000	73.35
62.5	32,262		0.0000	1.0000	73.35
63.5	31,432		0.0000	1.0000	73.35
64.5	31,432		0.0000	1.0000	73.35
65.5	29,443		0.0000	1.0000	73.35
66.5	29,443		0.0000	1.0000	73.35
67.5	31,152		0.0000	1.0000	73.35
68.5	31,070		0.0000	1.0000	73.35
69.5	31,104		0.0000	1.0000	73.35
70.5	31,104		0.0000	1.0000	73.35
71.5	30,742		0.0000	1.0000	73.35
72.5	30,974		0.0000	1.0000	73.35
73.5	34,743		0.0000	1.0000	73.35
74.5	35,268		0.0000	1.0000	73.35
75.5	8,245		0.0000	1.0000	73.35
76.5	8,514		0.0000	1.0000	73.35
77.5	18,275		0.0000	1.0000	73.35
78.5	18,275		0.0000	1.0000	73.35
79.5	18,275		0.0000	1.0000	73.35

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

PLACEMENT BAND 1880-2008			EXPERIENCE BAND 1984-2008		
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	34,125		0.0000	1.0000	73.35
81.5	56,154		0.0000	1.0000	73.35
82.5	68,446		0.0000	1.0000	73.35
83.5	70,052		0.0000	1.0000	73.35
84.5	71,480		0.0000	1.0000	73.35
85.5	76,817		0.0000	1.0000	73.35
86.5	88,422		0.0000	1.0000	73.35
87.5	99,059	992	0.0100	0.9900	73.35
88.5	96,303		0.0000	1.0000	72.62
89.5	103,103		0.0000	1.0000	72.62
90.5	103,103	399	0.0039	0.9961	72.62
91.5	104,618	983	0.0094	0.9906	72.34
92.5	101,989		0.0000	1.0000	71.66
93.5	101,720		0.0000	1.0000	71.66
94.5	91,925		0.0000	1.0000	71.66
95.5	92,508		0.0000	1.0000	71.66
96.5	92,479		0.0000	1.0000	71.66
97.5	76,397		0.0000	1.0000	71.66
98.5	56,723		0.0000	1.0000	71.66
99.5	45,420		0.0000	1.0000	71.66
100.5	43,813		0.0000	1.0000	71.66
101.5	42,385		0.0000	1.0000	71.66
102.5	38,927		0.0000	1.0000	71.66
103.5	42,967		0.0000	1.0000	71.66
104.5	32,331		0.0000	1.0000	71.66
105.5	32,331	22	0.0007	0.9993	71.66
106.5	22,050		0.0000	1.0000	71.61
107.5	22,050		0.0000	1.0000	71.61
108.5	22,034		0.0000	1.0000	71.61
109.5	21,868	709	0.0324	0.9676	71.61
110.5	21,159		0.0000	1.0000	69.29
111.5	21,159		0.0000	1.0000	69.29
112.5	21,159		0.0000	1.0000	69.29
113.5	21,159		0.0000	1.0000	69.29
114.5	21,159		0.0000	1.0000	69.29
115.5	19,010		0.0000	1.0000	69.29
116.5	15,520		0.0000	1.0000	69.29
117.5	15,520		0.0000	1.0000	69.29
118.5	15,520		0.0000	1.0000	69.29
119.5	15,520		0.0000	1.0000	69.29
120.5					69.29



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1920-2008			EXPERIENCE BAND 1956-2008		
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	6,495,515		0.0000	1.0000	100.00
0.5	6,370,574		0.0000	1.0000	100.00
1.5	6,327,351	36,139	0.0057	0.9943	100.00
2.5	5,529,127	7,874	0.0014	0.9986	99.43
3.5	4,801,393	21,545	0.0045	0.9955	99.29
4.5	4,383,039	5,743	0.0013	0.9987	98.84
5.5	4,227,004	13,500	0.0032	0.9968	98.71
6.5	3,460,624	5,750	0.0017	0.9983	98.39
7.5	3,345,878		0.0000	1.0000	98.22
8.5	2,376,730	49,114	0.0207	0.9793	98.22
9.5	1,883,295	53,240	0.0283	0.9717	96.19
10.5	1,473,028		0.0000	1.0000	93.47
11.5	1,263,344		0.0000	1.0000	93.47
12.5	1,263,344		0.0000	1.0000	93.47
13.5	1,211,767	11,500	0.0095	0.9905	93.47
14.5	1,200,267	336	0.0003	0.9997	92.58
15.5	1,129,967		0.0000	1.0000	92.55
16.5	1,127,263		0.0000	1.0000	92.55
17.5	1,117,702		0.0000	1.0000	92.55
18.5	1,051,558		0.0000	1.0000	92.55
19.5	705,441		0.0000	1.0000	92.55
20.5	704,890	4,186	0.0059	0.9941	92.55
21.5	711,625		0.0000	1.0000	92.00
22.5	714,118	7,741	0.0108	0.9892	92.00
23.5	706,013		0.0000	1.0000	91.01
24.5	473,011	5,745	0.0121	0.9879	91.01
25.5	444,695	103	0.0002	0.9998	89.91
26.5	399,815		0.0000	1.0000	89.89
27.5	399,240	795	0.0020	0.9980	89.89
28.5	349,227		0.0000	1.0000	89.71
29.5	668,785		0.0000	1.0000	89.71
30.5	668,785		0.0000	1.0000	89.71
31.5	660,992	3,795	0.0057	0.9943	89.71
32.5	631,022		0.0000	1.0000	89.20
33.5	631,022		0.0000	1.0000	89.20
34.5	631,022		0.0000	1.0000	89.20
35.5	793,453		0.0000	1.0000	89.20
36.5	793,353		0.0000	1.0000	89.20
37.5	793,353		0.0000	1.0000	89.20
38.5	793,353		0.0000	1.0000	89.20

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2008			EXPERIENCE BAND 1956-2008		
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	793,353		0.0000	1.0000	89.20
40.5	768,132		0.0000	1.0000	89.20
41.5	768,132		0.0000	1.0000	89.20
42.5	768,091		0.0000	1.0000	89.20
43.5	768,091		0.0000	1.0000	89.20
44.5	768,091		0.0000	1.0000	89.20
45.5	748,946		0.0000	1.0000	89.20
46.5	644,167		0.0000	1.0000	89.20
47.5	643,845		0.0000	1.0000	89.20
48.5	639,859		0.0000	1.0000	89.20
49.5	595,495		0.0000	1.0000	89.20
50.5	595,495		0.0000	1.0000	89.20
51.5	595,495	241	0.0004	0.9996	89.20
52.5	532,477		0.0000	1.0000	89.16
53.5	532,477		0.0000	1.0000	89.16
54.5	532,477		0.0000	1.0000	89.16
55.5	532,477		0.0000	1.0000	89.16
56.5	525,726		0.0000	1.0000	89.16
57.5	513,136		0.0000	1.0000	89.16
58.5	513,136		0.0000	1.0000	89.16
59.5	513,136		0.0000	1.0000	89.16
60.5	513,136		0.0000	1.0000	89.16
61.5	513,136		0.0000	1.0000	89.16
62.5	513,136		0.0000	1.0000	89.16
63.5	513,136		0.0000	1.0000	89.16
64.5	513,136		0.0000	1.0000	89.16
65.5	513,136		0.0000	1.0000	89.16
66.5	513,136		0.0000	1.0000	89.16
67.5	513,136		0.0000	1.0000	89.16
68.5	513,136		0.0000	1.0000	89.16
69.5	513,136		0.0000	1.0000	89.16
70.5	513,136		0.0000	1.0000	89.16
71.5	513,136		0.0000	1.0000	89.16
72.5	513,136		0.0000	1.0000	89.16
73.5	513,136		0.0000	1.0000	89.16
74.5	513,136		0.0000	1.0000	89.16
75.5	510,643		0.0000	1.0000	89.16
76.5	510,643		0.0000	1.0000	89.16
77.5	510,643		0.0000	1.0000	89.16
78.5	510,643		0.0000	1.0000	89.16

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2008			EXPERIENCE BAND 1956-2008		
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	481,989		0.0000	1.0000	89.16
80.5	481,989		0.0000	1.0000	89.16
81.5	481,989		0.0000	1.0000	89.16
82.5	162,432		0.0000	1.0000	89.16
83.5	162,432		0.0000	1.0000	89.16
84.5	162,432		0.0000	1.0000	89.16
85.5	162,432		0.0000	1.0000	89.16
86.5	162,432		0.0000	1.0000	89.16
87.5	162,432		0.0000	1.0000	89.16
88.5					89.16

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1920-2008			EXPERIENCE BAND 1974-2008		
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	6,131,756		0.0000	1.0000	100.00
0.5	6,007,152		0.0000	1.0000	100.00
1.5	5,964,029	36,139	0.0061	0.9939	100.00
2.5	5,165,805	7,874	0.0015	0.9985	99.39
3.5	4,431,320	21,545	0.0049	0.9951	99.24
4.5	4,000,375	5,668	0.0014	0.9986	98.75
5.5	3,869,637	13,500	0.0035	0.9965	98.61
6.5	3,109,006	5,750	0.0018	0.9982	98.26
7.5	2,994,404		0.0000	1.0000	98.08
8.5	2,060,552	49,114	0.0238	0.9762	98.08
9.5	1,606,077	53,240	0.0331	0.9669	95.75
10.5	1,214,955		0.0000	1.0000	92.58
11.5	1,110,051		0.0000	1.0000	92.58
12.5	1,123,858		0.0000	1.0000	92.58
13.5	1,080,453	11,500	0.0106	0.9894	92.58
14.5	1,113,317	336	0.0003	0.9997	91.60
15.5	1,043,017		0.0000	1.0000	91.57
16.5	1,040,313		0.0000	1.0000	91.57
17.5	1,098,360		0.0000	1.0000	91.57
18.5	1,032,216		0.0000	1.0000	91.57
19.5	686,099		0.0000	1.0000	91.57
20.5	685,548	4,186	0.0061	0.9939	91.57
21.5	699,035		0.0000	1.0000	91.01
22.5	711,625	7,741	0.0109	0.9891	91.01
23.5	703,520		0.0000	1.0000	90.02
24.5	470,518	5,745	0.0122	0.9878	90.02
25.5	442,202	103	0.0002	0.9998	88.92
26.5	368,669		0.0000	1.0000	88.90
27.5	368,094	795	0.0022	0.9978	88.90
28.5	318,081		0.0000	1.0000	88.70
29.5	318,081		0.0000	1.0000	88.70
30.5	318,081		0.0000	1.0000	88.70
31.5	310,288	3,795	0.0122	0.9878	88.70
32.5	280,318		0.0000	1.0000	87.62
33.5	280,318		0.0000	1.0000	87.62
34.5	280,318		0.0000	1.0000	87.62
35.5	280,318		0.0000	1.0000	87.62
36.5	280,217		0.0000	1.0000	87.62
37.5	280,217		0.0000	1.0000	87.62
38.5	280,217		0.0000	1.0000	87.62

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

ORIGINAL LIFE TABLE, CONT.

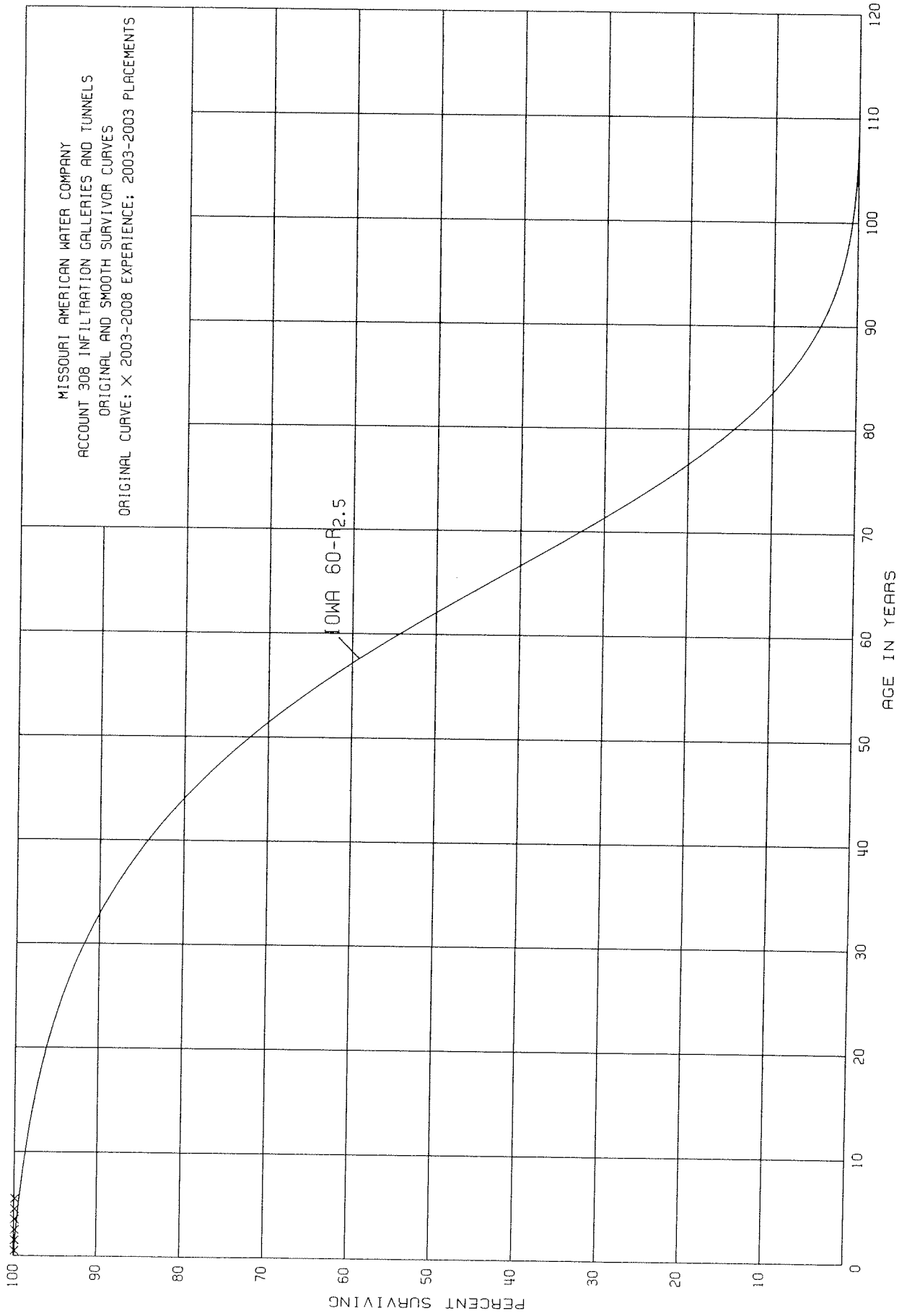
PLACEMENT BAND 1920-2008			EXPERIENCE BAND 1974-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	280,217		0.0000	1.0000	87.62
40.5	257,489		0.0000	1.0000	87.62
41.5	257,489		0.0000	1.0000	87.62
42.5	257,449		0.0000	1.0000	87.62
43.5	257,449		0.0000	1.0000	87.62
44.5	286,102		0.0000	1.0000	87.62
45.5	266,957		0.0000	1.0000	87.62
46.5	162,177		0.0000	1.0000	87.62
47.5	481,413		0.0000	1.0000	87.62
48.5	477,427		0.0000	1.0000	87.62
49.5	433,063		0.0000	1.0000	87.62
50.5	433,063		0.0000	1.0000	87.62
51.5	433,063	241	0.0006	0.9994	87.62
52.5	370,046		0.0000	1.0000	87.57
53.5	532,477		0.0000	1.0000	87.57
54.5	532,477		0.0000	1.0000	87.57
55.5	532,477		0.0000	1.0000	87.57
56.5	525,726		0.0000	1.0000	87.57
57.5	513,136		0.0000	1.0000	87.57
58.5	513,136		0.0000	1.0000	87.57
59.5	513,136		0.0000	1.0000	87.57
60.5	513,136		0.0000	1.0000	87.57
61.5	513,136		0.0000	1.0000	87.57
62.5	513,136		0.0000	1.0000	87.57
63.5	513,136		0.0000	1.0000	87.57
64.5	513,136		0.0000	1.0000	87.57
65.5	513,136		0.0000	1.0000	87.57
66.5	513,136		0.0000	1.0000	87.57
67.5	513,136		0.0000	1.0000	87.57
68.5	513,136		0.0000	1.0000	87.57
69.5	513,136		0.0000	1.0000	87.57
70.5	513,136		0.0000	1.0000	87.57
71.5	513,136		0.0000	1.0000	87.57
72.5	513,136		0.0000	1.0000	87.57
73.5	513,136		0.0000	1.0000	87.57
74.5	513,136		0.0000	1.0000	87.57
75.5	510,643		0.0000	1.0000	87.57
76.5	510,643		0.0000	1.0000	87.57
77.5	510,643		0.0000	1.0000	87.57
78.5	510,643		0.0000	1.0000	87.57

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2008			EXPERIENCE BAND 1974-2008		
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	481,989		0.0000	1.0000	87.57
80.5	481,989		0.0000	1.0000	87.57
81.5	481,989		0.0000	1.0000	87.57
82.5	162,432		0.0000	1.0000	87.57
83.5	162,432		0.0000	1.0000	87.57
84.5	162,432		0.0000	1.0000	87.57
85.5	162,432		0.0000	1.0000	87.57
86.5	162,432		0.0000	1.0000	87.57
87.5	162,432		0.0000	1.0000	87.57
88.5					87.57



MISSOURI AMERICAN WATER COMPANY
 ACCOUNT 308 INFILTRATION GALLERIES AND TUNNELS
 ORIGINAL LIFE TABLE

PLACEMENT BAND 2003-2003			EXPERIENCE BAND 2003-2008		
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	1,804		0.0000	1.0000	100.00
0.5	1,804		0.0000	1.0000	100.00
1.5	1,804		0.0000	1.0000	100.00
2.5	1,804		0.0000	1.0000	100.00
3.5	1,804		0.0000	1.0000	100.00
4.5	1,804		0.0000	1.0000	100.00
5.5					100.00