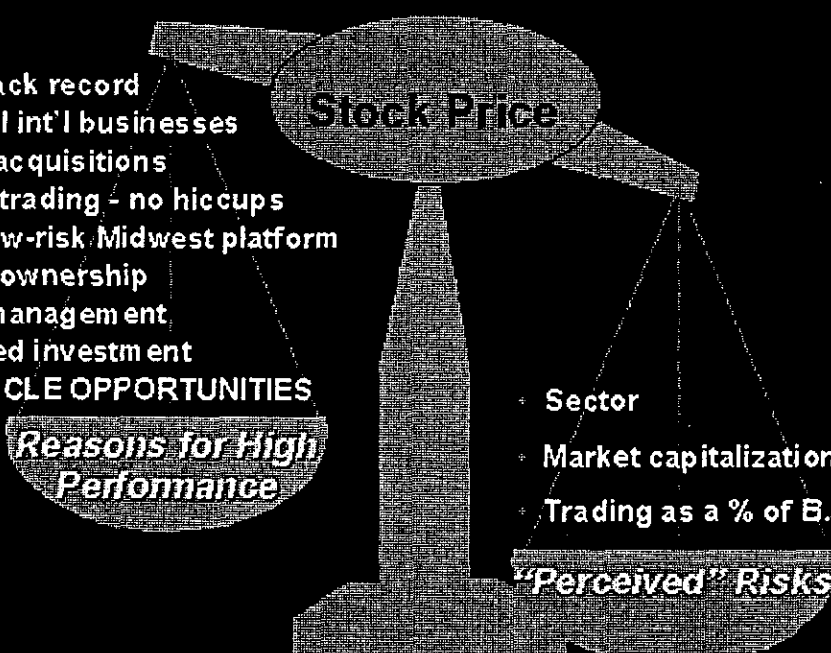


UTILICORP UNITED

Stock Valuation

- 
- 8% EPS track record
 - Successful int'l businesses
 - Accretive acquisitions
 - Marketing/trading - no hiccups
 - Diverse, low-risk Midwest platform
 - Employee ownership
 - Talented management
 - No stranded investment
 - VALUE CYCLE OPPORTUNITIES

Reasons for High Performance

- Sector
- Market capitalization
- Trading as a % of B.S.

"Perceived" Risks

Slide 39 of 39

10/19/99 Presentation at EEI
by Dwayne Hardt, UtiliCorp
Chief Financial Officer

ATTACHMENT 1

Hamilton, Laurie

From: Wertz, Tom
Sent: Wednesday, May 24, 2000 11:20 AM
To: Hamilton, Laurie
Subject: RE: MO Code of Conduct

We are doing a 600 MW toll in IL that will have to go to the UCU Board for approval due to size. The Seller is relying on UCU credit to do the deal. Aquila is the Purchaser, so UCU will either be a co-Purchaser as in LS or, in the alternative, UCU will have to issue a performance/payment guarantee of Aquila's obligations to the Seller. We need to know whether an Aquila-UCU co-Purchaser arrangement (the LS format) and/or a guarantee arrangement would be acceptable in each state where UCU does business or where it would do business if pending mergers are approved. Absent recent changes at the state levels, we are pursuing the LS style transaction because it has previously passed muster. My morning tomorrow is taken up by a Calpine management committee conference call. Let me know when you plan to come by.

Tom

-----Original Message-----

From: Hamilton, Laurie
Sent: Wednesday, May 24, 2000 10:26 AM
To: Wertz, Tom
Cc: Freeman, Rob
Subject: MO Code of Conduct
Importance: High

Tom and Rob, we looked at the proposed affiliate rules in Missouri in December when they were proposed and not in final form. There is some confusion about performance guarantees being prohibited---but, a performance guarantee is not a transaction. Tomorrow, when I am at 1100 Walnut, I would like to stop by and bring you the final regulations from Missouri (and Colorado) which I have for both gas and electric. Please let me know what other states' regulations that you need. Please don't hesitate to call. Thanks, Laurie

UTILICORP UNITED, INC.
CASE NO. EM-2000-369

REQUESTED BY: RYAN KIND
REQUESTED FROM: GARY CLEMENS
DATE OF REQUEST: JUNE 2, 2000

FILE COPY

INFORMATION REQUESTED: Please provide a copy of all documents created by or for Empire or its affiliates that contain descriptions or analysis of possible provisions for health insurance or other retirement benefits of current or future Empire retirees that may result from the proposed merger. This would include documents such as email, correspondence and notes from meetings that were created during the process of negotiating the terms and conditions of the merger with UtiliCorp. If no documents within the scope of those requested in this DR exist, please provide a statement to that effect. Please do not provide additional copies of documents already provided in response to OPC DR No. 46.

THIS RESPONSE INCLUDES:

☐ Printed Materials _____ Total Pages ☐ Magnetic Media _____ Number of disks or tapes
Please number each section of multiple pages as: File formats for data: _____
of Total

LIST PRINTED MATERIALS AND/OR FILES INCLUDED:

SEE ATTACHED

The information provided to the Office of the Public Counsel in response to the above information request is accurate and complete, and contains no material misrepresentations or omissions based upon present known facts to the undersigned. The undersigned agrees to immediately inform the Office of the Public Counsel if any matters are discovered which would materially affect the accuracy or completeness of the information provided in response to the above information.

DATE RECEIVED: _____

SIGNED BY: _____

TITLE: _____

Gary Clemens

Manager Reg Services

JUN 2 2000

ATTACHMENT 10

UTILICORP UNITED
DOCKET NO. EM-2000-369
DATA REQUEST NO. EDOPC-49

DATE OF REQUEST: June 2, 2000

DATE RECEIVED: June 2, 2000

DATE DUE: June 22, 2000

REQUESTOR: Ryan Kind

QUESTION:

Please provide a copy of all documents created by or for Empire or its affiliates that contain descriptions or analysis of possible provisions for health insurance or other retirement benefits of current or future Empire retirees that may result from the proposed merger. This would include documents such as e-mail, correspondence and notes from meetings that were created during the process of negotiating the terms and conditions of the merger with UtiliCorp. If no documents within the scope of those requested in this DR exist, please provide a statement to that effect. Please do not provide additional copies of documents already provided in response to OPC DR No. 46.

RESPONSE: See attached

ATTACHMENTS: E-mail, letter to Retirees and Fax

ANSWERED BY: Myron McKinney

Myron McKinney

From: Browning, Bob <BBrowning@utilicorp.com>
To: <mmckinney@empiredistrict.com>; <vwilliams@empiredistrict.com>
Cc: Shealy, Brock <BShealy@utilicorp.com>; Beyer, Philip <pbeyer@utilicorp.com>
Sent: Thursday, April 06, 2000 4:12 PM
Attach: Retiree life transition.ppt
Subject: Retiree Life Insurance

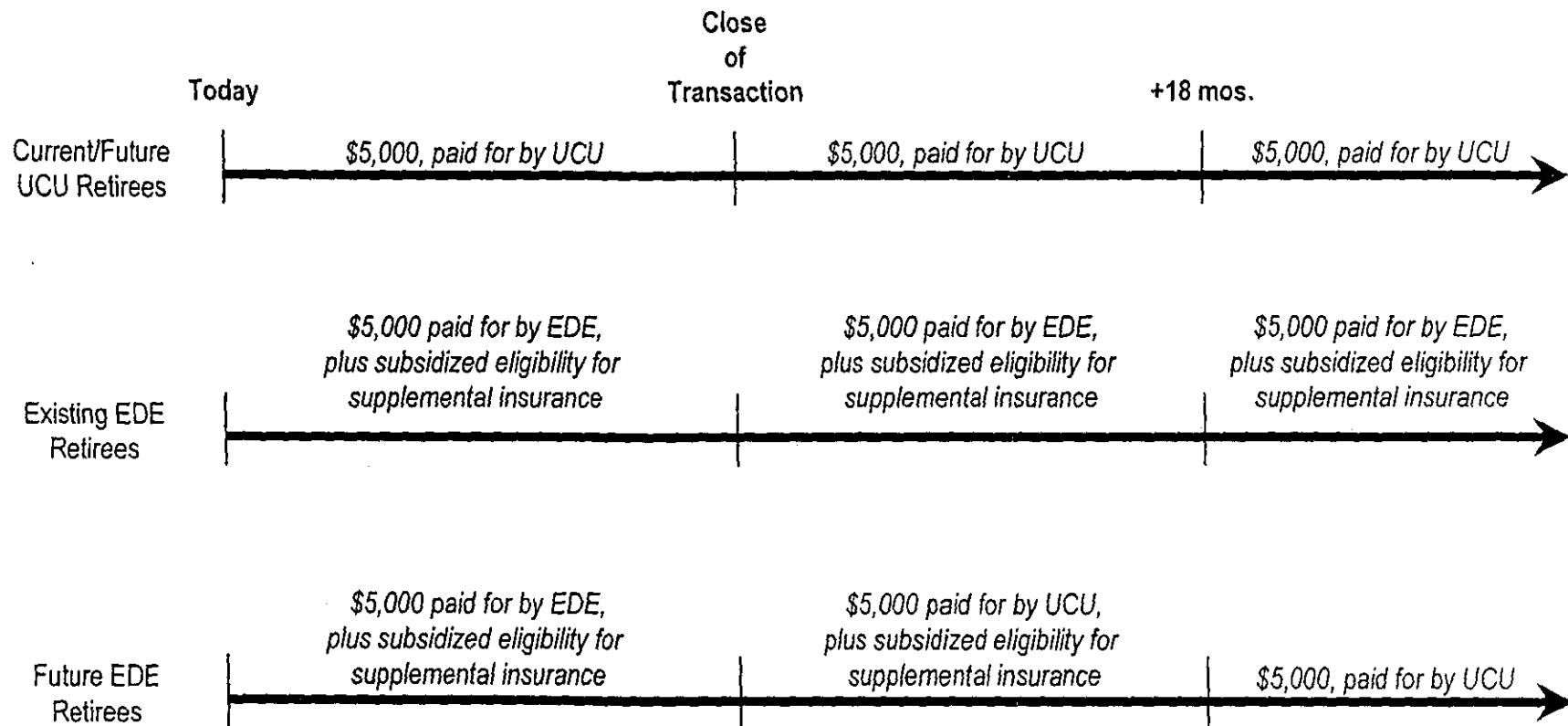
Myron,

Per your request, I have attempted to document our discussion today regarding retiree life insurance eligibility. The idea behind this graphic is to illustrate what an employee would be eligible for in the way of life insurance coverage depending upon what segment of the timeline they decided to retire. In addition, it also illustrates what current EDE retirees are eligible for. Please call me if you have any questions or require further clarification.

Regards, Bob
<<Retiree life transition.ppt>>

(See attached file: Retiree life transition.ppt)

Retiree Life Insurance Eligibility Level, Depending Upon Timing of Retirement



Bob Browning - 816-467-3576

Section 6.13 Employment: Benefits Continuation; Severance. (a) *Comparable Benefits.* For not less than eighteen months following the Effective Time, UCU shall provide, or shall cause its Subsidiaries to provide benefits that are, on a benefit-by-benefit basis, no less favorable than as provided under the Company Benefit Arrangements and the Company Employee Plans as in effect on the date hereof, for employees of the Company as of the Closing Date ("Affected Employees") and for former employees of the Company ("Former Employees"), and shall provide access to UCU's employee stock purchase plan as soon as permissible following the Closing Date under the law and such plan. Following the period described in the first sentence of this Section 6.13, UCU and its subsidiaries shall provide, to the extent permitted by law, employee benefits to the Affected Employees that are no less favorable than those provided by UCU to other similarly situated employees of UCU. UCU shall comply with the terms of all the Company Employee Plans, Company Benefit Arrangements and other contractual commitments in effect immediately prior to the Effective Time between the Company and Affected Employees or Former Employees, subject to any reserved right to amend or terminate any Company Employee Plan, Company Benefit Arrangement or other severance or contractual obligation; provided, however, that no such amendment or termination may be inconsistent with UCU's obligations pursuant to the first two sentences of this Section 6.13. Without limiting the generality of the foregoing, UCU agrees to honor all obligations for severance pay and other severance benefits to Affected Employees according to their terms, subject to any reserved right to amend or terminate any Company Employee Plan, Company Benefit Arrangement or other severance or contractual obligation; provided, however, that no such amendment or termination may be inconsistent with UCU's obligations pursuant to the first two sentences of this Section 6.13. UCU shall honor all vacation, holiday, sickness and personal days accrued by Affected Employees and, to the extent applicable, Former Employees as of the Effective Time. Following the period described in the first sentence of this Section 6.13, and for so long as UCU or any successor or subsidiary maintains any health plan covering any active or former employee, UCU or its subsidiary will provide health and life benefits, (but no accidental death and dismemberment benefits) to existing retirees of the Company as of the Closing Date and Affected Employees who retire within eighteen months of the Closing Date (and who meet the eligibility requirements of the Company's retiree health and life plans) which are, in the aggregate, at least comparable to the benefits provided to similarly situated retirees of UCU or, if better, the benefits provided to active employees of UCU or any successor (except that coverage provided past the age of 65 shall be coordinated with Medicare in a manner similar to that currently in effect with respect to such Company retirees), and with UCU having the right, following the period described in the first sentence of this Section 6.13, to increase the portion of the premiums paid by such Company retirees by 15% per year until the portion of the premium paid by such Company retirees is comparable in percentage to the portion of the premium paid by similarly situated UCU retirees (except that the portion of the premium paid by such Company retirees past the age of 65 shall be increased in the same manner as the portion of the premium paid by such Company retirees younger than age 65); provided, however, that UCU may modify the cost sharing ratio and premium rates in accordance with the past practice of the Company. Former Employees and Affected Employees shall be offered the option to purchase UCU dental and vision plan coverage at premiums equal to those paid by retired and active UCU employees, respectively, during the first open enrollment period following the period described in the first sentence of this Section 6.13.

Agreed
M. J. 4/10



SERVICES YOU COUNT ON

April 6, 2000

To: Empire Retirees

Recently you may have received an unsigned document entitled "*How much will the EDE-Utilicorp merger cost YOU???*". The document attempted to answer some questions about the cost of retiree health care after the merger with Utilicorp is completed. This document was not provided to you by Empire. While certain aspects of the information presented in the document are factual, you should be aware that some of the data are estimates based on premium levels that were in effect at the time the merger was announced and may not be accurate as the merger progresses.

Empire subsidizes health care costs for retirees. Utilicorp does not. The primary focus of our negotiations was to ensure that reasonably priced health care coverage remained available to all retirees. After a great deal of discussion, an agreement was reached which provided for the continuation of retiree health care coverage and the phasing in of Utilicorp's health care premium over several years. This agreement will protect you from having to shoulder the full impact of Utilicorp's unsubsidized premiums immediately following the eighteen month "benefit freeze" period. The merger agreement states that Utilicorp has the right "*to increase the portion of the premiums paid by such Company retirees by 15% per year until the portion of the premium paid by such Company retirees is comparable in percentage to the portion of the premium paid by similarly situated UCU retirees.*" While it is evident that the premium you pay for health care coverage will be increasing after the merger, the amount of the increase will be dependent on your age, years of service, family status, and Medicare eligibility. Factors such as medical inflation, utilization and prescription drug costs will also have an impact on future premiums. At some time in the future the full amount of the health care premium will be your responsibility.

Empire retirees and employees alike are anxious to know the answers to many important questions regarding their benefits after the merger. Many of the answers remain unknown at this point. Rest assured, we will convey this information to you as quickly as it becomes available. One thing you can be certain of is that we will make every effort to communicate only accurate, complete information.

Sincerely,

April 12, 1999

To: Myron McKinney

From: Bob Browning *BB*

Re: Attached Language for Section 6.13 of our Agreement

Wanted to highlight a few areas in the attached document that are slightly different than the most recent proposal and in addition to what we discussed today and explain the rationale for the language. Hopefully, you won't have a concern with how they are worded.

- 1) While we are in agreement that we intend to provide benefits, on a benefit-by-benefit basis, during the 18 months following the Closing date that are no less favorable than your employees currently enjoy, there may be some delay in our ability to immediately roll your folks into UCU's Employee Stock Purchase Plan. Your plan will be terminating as your stock is converted to UCU stock. There may be some restrictions under the law as to how soon we can roll your employees into the plan. However, I wanted you to know that our intent would be to offer this benefit as soon as it is legally permissible. This is the only plan that I am aware of in which a delay might exist.
- 2) Within the language on retiree benefits, the reason we would like to have term "comparable to" versus "no less favorable" is only so that we can be consistent with the Centel and St. Joseph Light and Power agreements of the past. However, we view the two terms as the same.

Hope I have accurately captured our telephone agreement. Looking forward to working with you in the future! Thanks again for taking the time work through this issue today.

April 14, 1999

To: Myron McKinney
From: Bob Browning *BB*
Re: Section 6.13 of the Merger Agreement

I spoke with our senior management team engaged in the negotiations and we feel we must stay at the 18 month time frame for locking in your current benefit levels and premiums. I did incorporate your suggested language as it relates to benefits we will provide active and former employees following the 18 month period. I have made those changes in the attached, updated, version of our Section 6.13.

I'm sorry for any confusion that may have existed over the two areas in this Section that reference the "lock-in" period, but because of the way these two areas relate to one another in their interpretation, I thought we were negotiating a single time frame for locking in the coverage and premiums. Therefore, I thought we had an agreement on Monday at 18 months.

I have attempted to lay-out some examples of what we have been negotiating as it relates to what an active employee contemplating early retirement and a current retiree might expect in terms of premium increases. I believe this schedule illustrates that most current retirees will never realize the full cost of UCU retiree premiums and all active employees who decide to early-retire will have several years to adjust to the new rates.

It is my hope that this will help to "market" the concept to affected employees.

Premium Increase Estimates Based on 1-1/2 Year Freeze of Empire Benefits

Worst case scenario for active employee:

Assumptions: Employee has 35 years of service at date of retirement.

Employee plus family coverage.

Premiums have not been adjusted for overall cost increases.

Year	Event	Date	Employee Age	Monthly Premium	% Paid by Emp.
0	Merger is announced	5/1/99	55	\$ 52.50	15%
1	Deal Closes & Employee retires	5/1/00	56	\$ 52.50	15%
2	Premiums fixed for 1-1/2 years	11/1/01	57	\$ 52.50	15%
2	15% inc in portion paid by retiree	12/1/01	57	\$ 120.00	30%
3	15% inc in portion paid by retiree	12/1/02	58	\$ 180.00	45%
4	15% inc in portion paid by retiree	12/1/03	59	\$ 240.00	60%
5	15% inc in portion paid by retiree	12/1/04	60	\$ 300.00	75%
6	15% inc in portion paid by retiree	12/1/05	61	\$ 360.00	90%
7	15% inc in portion paid by retiree	12/1/06	62	\$ 400.00	100%
8		12/1/07	63	\$ 400.00	100%
9		12/1/08	64	\$ 400.00	100%
10	Retiree coordinates with Medicare*	12/1/09	65	\$ 200.00	

* Premium is estimated based on current Empire rate.

Average case scenario for active employee:

Assumptions: Employee has 25 years of service at date of retirement.

Employee plus family coverage.

Premiums have not been adjusted for overall cost increases.

Year	Event	Date	Employee Age	Monthly Premium	% Paid by Emp.
0	Merger is announced	5/1/99	55	\$ 87.50	25%
1	Deal Closes & Employee retires	5/1/00	56	\$ 87.50	25%
2	Premiums fixed for 1-1/2 years	11/1/01	57	\$ 87.50	25%
2	15% inc in portion paid by retiree	12/1/01	57	\$ 160.00	40%
3	15% inc in portion paid by retiree	12/1/02	58	\$ 220.00	55%
4	15% inc in portion paid by retiree	12/1/03	59	\$ 280.00	70%
5	15% inc in portion paid by retiree	12/1/04	60	\$ 340.00	85%
6	15% inc in portion paid by retiree	12/1/05	61	\$ 400.00	100%
7		12/1/06	62	\$ 400.00	100%
8		12/1/07	63	\$ 400.00	100%
9		12/1/08	64	\$ 400.00	100%
10	Retiree coordinates with Medicare*	12/1/09	65	\$ 200.00	

* Premium is estimated based on current Empire rate.

Average case for current retiree:

Assumptions: Retiree had 30 years of service at date of retirement.

Retiree plus family coverage.

Premiums have not been adjusted for overall cost increases.

Year	Event	Date	Employee Age	Monthly Premium	% Paid by Emp.
0	Merger is announced	5/1/99	60	\$ 70.00	20%
1	Deal Closes & Employee retires	5/1/00	61	\$ 70.00	20%
2	Premiums fixed for 1-1/2 years	11/1/01	62	\$ 70.00	20%
2	15% inc in portion paid by retiree	12/1/01	62	\$ 140.00	35%
3	15% inc in portion paid by retiree	12/1/02	63	\$ 200.00	50%
4	15% inc in portion paid by retiree	12/1/03	64	\$ 260.00	65%
5	Retiree coordinates with Medicare*	12/1/09	65	\$ 200.00	

* Premium is estimated based on current Empire rate.

Mr. John Coffmann
Office of Public Counsel

June 19, 2000

FILE COPY

Dear Mr. Coffmann

We are writing to you in regards to the pending merger of UtiliCorp United and the Empire District Electric Company. Specifically we want to point out the adverse effects this merger will have on Empire District Retired Employees and their Spouses.

Empire District has for many years provided their retirees with a group health insurance plan and subsidized the premiums. The amount of subsidy was based on years of employment, and spouses could keep the insurance plan after the employees death, but the subsidy changes. This is very important as many spouses at this age might not be able to get insurance or could not afford it.

Empire District also has a group life insurance plan that allows employees and retirees to buy supplement insurance above the five thousand base amount. This supplemental insurance is subsidized.

Both the health insurance and life insurance are a major part of each retirees plan to provide for themselves and their spouse. The life insurance is very important because most spouses income will be reduced after the retirees death, and they will need the life insurance benefit to care for themselves as they age. As one retiree said he had been paying for this insurance since 1947. To have it canceled or to remove the subsidy on it so it is no longer affordable is certainly not right.

UtiliCorp has not provided retirees and spouses with these benefits in the past and we have gradually, over many months, become aware of the effect on Empire District Retirees and Spouses. We have been told verbally that surviving spouses will be able to continue in the health care plan but we have nothing in writing, and that does not seem to be what is stated in the merger. We have learned that UtiliCorp plans to increase the retirees portion of health care by fifteen percentage points a year until we are paying the full cost. Since we have never been told how much that would be we have enclosed a table that we made using Empire's cost and projected increases. As you can see this gets very expensive. We have estimated that we would have to pay \$32,260.06 more for health care insurance in the next ten year under UtiliCorp than if we were still under the Empire District plan. Since we would have to also cover the life insurance increases the cost might well approach \$40,000.00 and could only grow until we die. It is very hard for retirees to keep up with just the regular rising rates as we have a very fixed income. Empire District did in the past give some cost of living adjustment but UtiliCorp has never given any.

One of the biggest problem in America and in the State of Missouri is an aging population with out means to provide for themselves especially affordable health insurance. Here is a group of workers who over a lifetime did everything they could to be self sufficient in their old age, and as this merger now stand it can only wipe out all of that effort. The two Companies involved in this merger should live up to their responsibility and should grandfather these benefits including surviving spouse, subsidy on life insurance and subsidy on health care premium. In this merger there is money for stock holders, money for officers in the form of severance packages, but for retirees their are just bills. In the end these bills will become bills for the taxpayers of Mo.

Respectfully,

Jack and Cecilia DeGraffenreid

Jack DeGraffenreid
Cecilia DeGraffenreid

JUN 20 2000

Date: May 21, 1999

To: Empire Retirees and Surviving Spouses

From: Human Resources

Re: Benefit Plan Questions

We know that you have some concerns regarding the benefits you will receive once the merger with UtiliCorp United Inc. is completed. This issue is specifically addressed in the merger agreement. We would like to take this opportunity to communicate how it is addressed.

In the merger agreement, it was agreed that UtiliCorp would continue Empire's health, life and accidental death and dismemberment benefits for the first 18 months after the merger closing. The closing date is dependent, among other things, upon shareholder and regulatory approval but may take twelve months or longer.

✓ Retirees will have their pension benefits continued according to the provisions of Empire's pension plan.

Beginning eighteen months after the merger closing, UtiliCorp will provide Empire retirees health and life benefits (but not accidental death and dismemberment) that are, in the aggregate, at least comparable to those provided to similarly situated active or retired UtiliCorp employees.

As you know, you and Empire share in the cost of the total premiums for the life and health plans. Beginning eighteen months after the closing date, UtiliCorp has the right to increase the percentage of premiums that you pay 15% per year until the percentage you pay is equal to the percentage paid by UtiliCorp retirees under the age of 65. You will be provided the opportunity to purchase UtiliCorp dental and vision coverage at premiums equal to those paid by retired and active UtiliCorp employees.

UtiliCorp Human Resources will work with Empire Human Resources to determine the timing and approach to integrate our benefit plans that is in the best interest of our newly merged companies' cost structure, while providing a comprehensive benefit package to retirees.

We would like to emphasize that with respect to any interpretation of these benefits, the merger agreement and the respective Plan documents are the final authority. We hope this helps to answer any concern you might have. As more information is received, we will keep you informed.

Not
*This letter differs from the letter
filed for testimony by UCU*

*The
means
retiree
NOT
on
Medicare
Spouse
can
go to
No
vision
coverage*

The Empire District Electric Company
1999 Retiree Medical Premium
Effective January 1, 1999

If you are Under Age 65, and you have:					
<u>Individual Coverage</u>			<u>Family Coverage</u>		
Total 1999 Monthly Premium *		\$186.00	Total 1999 Monthly Premium *		\$372.00
And Your Years of Service Are:	Your Monthly Portion Of The Current Premium Amount Is:	Your Monthly Portion Of The 1999 Premium Will Be:	And Your Years of Service Are:	Your Monthly Portion Of The Current Premium Amount Is:	Your Monthly Portion Of The 1999 Premium Will Be:
Less than 15	\$87.50	\$98.00	Less than 15	\$175.00	\$186.00
15 to 19	\$70.00	\$74.40	15 to 19	\$140.00	\$148.80
20 to 24	\$52.50	\$55.80	20 to 24	\$105.00	\$111.60
25 to 29	\$43.75	\$46.50	25 to 29	\$87.50	\$93.00
30 to 34	\$35.00	\$37.20	30 to 34	\$70.00	\$74.40
35 to 39	\$26.25	\$27.90	35 to 39	\$52.50	\$55.80
40 or more	\$17.50	\$18.60	40 or more	\$35.00	\$37.20

If you are Age 65 or Older, and you have:					
<u>Individual Coverage</u>			<u>Family Coverage</u>		
Total 1999 Monthly Premium *		\$117.50	Total 1999 Monthly Premium *		\$235.00
And Your Years of Service Are:	Your Monthly Portion Of The Current Premium Amount Is:	Your Monthly Portion Of The 1999 Premium Will Be:	And Your Years of Service Are:	Your Monthly Portion Of The Current Premium Amount Is:	Your Monthly Portion Of The 1999 Premium Will Be:
Less than 15	\$50.00	\$58.75	Less than 15	\$100.00	\$117.50
15 to 19	\$40.00	\$47.00	15 to 19	\$80.00	\$94.00
20 to 24	\$30.00	\$35.25	20 to 24	\$60.00	\$70.50
25 to 29	\$25.00	\$29.38	25 to 29	\$50.00	\$58.75
30 to 34	\$20.00	\$23.50	30 to 34	\$40.00	\$47.00
35 to 39	\$15.00	\$17.63	35 to 39	\$30.00	\$35.25
40 or more	\$10.00	\$11.75	40 or more	\$20.00	\$23.50

* Total 1999 Monthly Premium equals your portion of the premium plus the portion of the premium the Company is contributing on your behalf.

BASED ON AN EMPIRE RETIREE BEING 65 YEARS OR OLDER, WITH SPOUSE AND 40 YEARS OF SERVICE. COST OF MEDICARE SUPPLEMENTAL INSURANCE PREMIUM BEING \$303.00 A YEAR FOR A RETIREE AND \$3030.00 TOTAL PREMIUM. \$303.00 IS THIS YEARS PREMIUM

RETIREES COST PER YEAR IF EMPIRES PLAN WAS STILL IN EFFECT	RETIREES COST AS UTILICORP TAKES AWAY BENEFIT AT 15% A YEAR	THE RATE AT WHICH THE BENEFIT WILL BE REDUCED	PROJECT RATE OF YEARLY PREMIUM INCREASE
\$325.57	\$813.93.	25%	\$3255.73
\$349.82	\$1399.31	40%	\$3498.28
\$375.89	\$2067.39	55%	\$3758.90
\$403.89	\$2827.25	70%	\$4038.93
\$433.98	\$3688.85	85%	\$4339.83
<u>\$466.31</u>	<u>\$4663.14</u>	100%	\$4663.14
TOTAL FOR SIX YEARS PAID BY RETIREE	TOTAL PAID AS BENEFIT IS LOST	AFTER BENEFIT IS LOST DUE TO MERGER	\$5010.54
<u>\$2355.46</u>	<u>\$15,459.87</u>	<u>100% IS PAID</u>	\$5383.82
RETIREES COST FOR NEXT 4 YEARS UNDER EMPIRES PLAN	RETIREES COST FOR NEXT 4 YEARS UNDER UTILICORP	BY RETIREE	\$5784.91
\$501.05	\$5010.54		<u>\$6215.88</u>
\$538.38	\$5383.82		
\$578.49	\$5784.91		
<u>\$621.50</u>	<u>\$6215.88</u>		
TOTAL FOR NEXT FOUR YEARS PAID BY RETIREE	TOTAL FOR NEXT FOUR YEARS PAID BY RETIREE		
<u>\$2239.50</u>	<u>\$22,395.15</u>		
TOTAL TEN YEAR COST FOR RETIREE UNDER EMPIRES PLAN	TOTAL TEN YEAR COST FOR RETIREE UNDER UTILICORP		
<u>\$4594.96</u>	<u>\$37,855.02</u>		

* RATE INCREASE FROM 1999 TO 2000 IN EMPIRES INSURANCE WAS USED FOR THE TEN YEAR PROJECTED RATE INCREASE. UNDER UTILICORP THE RETIREE AND SPOUSE WILL PAY \$32,260.06 MORE IN TEN YEARS. WILL ALSO LOSE LIFE INSURANCE SUBSIDY AND MUST PAY THAT. SINGLE RETIREE WITH 40 YEARS OF SERVICE WILL PAY HALF THIS AMOUNT.

EMPIRE / UTILICORP BENEFITS COMPARISON

5/21/99

This document does not represent a summary plan document and is intended for comparison purposes only. The UCU benefits shown are current standard non-union benefits and are subject to change. UCU benefit plan documents in effect at the time EDE employees become eligible will determine benefits.

	EDE Highlights	UCU Highlights
ACTIVE MEDICAL (cont.)		
Prescription Drug	Generic - 100% Other - 80% (\$5.00 co-pay if maintenance)	HMO (if available). 100% after copay Employee pays greater of \$5.00 or 20% for 34 day supply. Mail order (PAID Prescriptions) for 90 days with \$5.00 / 20% provision
RETIREE MEDICAL PLAN		
Employees Covered	Full time - union & nonunion Surviving spouse and/or dependent of empl.	Available to early retirees age 55-64 Not available for retirees age 65 and over Not available for surviving spouse and/or dependents
Annual Deductibles	\$50 if Medicare primary, otherwise See Active Medical	See MedPlus Plan option under Active Medical
Annual out of pocket	See Active Medical	See MedPlus Plan option under Active Medical
Life time maximum	See Active Medical	See MedPlus Plan option under Active Medical
Plan pays	80% of covered charges if Medicare primary, otherwise see Active Medical	See MedPlus Plan option under Active Medical
Dental	Not Available	See Comprehensive Dental under Dental Plan
Prescription Drug	See Active Medical	See Active Medical

EMPIRE / UTILICORP BENEFITS COMPARISON

2020-2021 BENEVOLENT

This document does not represent a summary plan document and is intended for comparison purposes only. The UCU benefits shown are current standard non-union benefits and are subject to change. UCU benefit plan documents in effect at the time EDE employees become eligible will determine benefits.

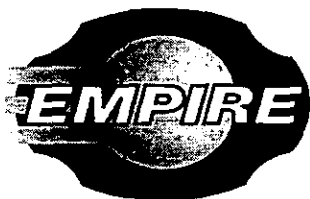
	EDE Highlights	UCU Highlights
EMPLOYEE STOCK CONTRIBUTION PLAN	Not Available	Company contributes employee stock in an amount equal to 3% of base pay annually
GROUP LIFE PLAN		
Benefit	<p>Basic - \$5,000</p> <p>Supplemental - 1 to 2.5 x pay</p> <p>Maximum of \$500,000</p>	<p>Company pays for - 2 times base pay, 1 times base pay for part-time</p> <p>Employee may elect \$10,000, \$50,000, or 1,2,3,4 or 5 times pay. If less than 2 times pay is selected, excess company contribution may be applied to other benefits</p> <p>Maximum of \$1,000,000</p> <p>Employee may purchase spouse life of \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 or \$100,000, limited to 50% of employee coverage</p> <p>Child life of \$5000 or \$10,000.</p>
RETIREE LIFE PLAN		
Benefit	<p>Basic - \$5,000 (continued for life)</p> <p>Supplemental - 1 to 2.5 times base pay depending on date of hire</p>	<p>Basic - \$5,000 (continued for life)</p> <p>Not available</p>

EMPIRE / UTILICORP BENEFITS COMPARISON

1/20/95 5:21PM

This document does not represent a summary plan document and is intended for comparison purposes only. The UCU benefits shown are current standard non-union benefits and are subject to change. UCU benefit plan documents in effect at the time EDE employees become eligible will determine benefits.

	EDE Highlights	UCU Highlights
PENSION (cont.)		
Early Retirement Benefit	Accrued benefit reduced by following factors: 64 - 2% 63 - 4% 62 - 6% 61 - 8% 60 - 10% 59 - 13% 58 - 16% 57 - 19% 56 - 22% 55 - 25%	Accrued benefit reduced by 5% per month from age 62 Example: 61 - 6% 60 - 12% 59 - 18% 58 - 24% 57 - 30% 56 - 36% 55 - 42%
Payment Forms	Single Employee - Life annuity Married Options: Life only 25% joint & survivor 33% joint & survivor 50% joint & survivor 66.7% joint & survivor	Single Employee - Life annuity Married Options: various
Lump Sum Payment Option	None	None
Postretirement COLA	None - Board may periodically amend plan to include COLA adjustments.	None



SERVICES YOU COUNT ON

THE EMPIRE DISTRICT ELECTRIC COMPANY
HUMAN RESOURCES DEPARTMENT

December 30, 1999

To: Retired Individuals

From: Dale Harrington

Re: Life Insurance Premium Increase for Retirees Age 65 and Older

Effective January 1, 2000, if you are retired and *age 65 or older*, the premium you pay for supplemental life insurance coverage will be increasing. The following premium schedule (listing the old and new premium rates) will apply to you:

<u>If you are:</u>	<u>Your Current Premium for Supplemental Coverage is:</u>	<u>Your New Premium for Supplemental Coverage, Effective 1/01/2000, will be:</u>
Age 65 through age 69	\$0.63 per \$1,000 of coverage	\$0.72 per \$1,000 of coverage
Age 70 and Over	\$0.63 per \$1,000 of coverage	\$0.76 per \$1,000 of coverage

For example, if you are age 65 and you currently have \$50,000 of supplemental coverage, your current monthly premium is \$31.50. Your new premium, based on the same level of supplemental coverage, would be \$36.00, an increase of \$4.50 per month. The premium paid by retirees' age 65 and older represents approximately 27% of the total cost of coverage. The Company pays the remaining 73% on your behalf. *Para. 1 of letter*

The premium for retirees age 55 through age 59 and age 60 through age 64 remains unchanged at \$0.38 per \$1,000 of supplemental coverage and \$0.58 per \$1,000 of supplemental coverage respectively.

If you are having your premium automatically deducted from your pension, the new deduction will occur on your January 2000 pension check. If you pay your premium by cash or check, the new premium amount will be reflected on the January 2000 premium billing statement you will be receiving soon.

If you should have any questions, please do not hesitate to contact the Human Resources Department at 417-625-5100.

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STITES HOPKINS & MILLER
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May 15, 2000

Ms. Martha Hogerty, Public Counsel
Office of Public Counsel
Truman State Office Building
P.O. BOX 250
Jefferson City, MO. 65102

Re: Proposed merger of Empire District Electric Co. and Utilicorp

Dear Ms. Hogerty:

I am writing this letter on behalf of my father, Glenn D. Rhoads, and several other retirees of Empire District Electric Co. who are similarly situated, to voice their objections to the treatment of Empire District's retirees in that these employees will lose their health insurance benefits as part of the proposed merger of the two companies.

My father worked as a lineman and electrician for Empire District Electric Co. for over thirty-eight years. Year after year, he was often called out in the middle of the night during inclement weather (ice storms and thunderstorms) to restore power to customers of the company. He was always there to do his work, even if called on a holiday or in the middle of the night, and part of the reason he stuck to his job was the retirement benefits he was earning over the years. Part of his retirement benefit package was health care coverage at very modest cost (currently he pays about \$303.00 per year for Medicare tie-in coverage for himself and my mother; retirees with less years of service pay a little more). Empire District Electric Co. has been rated one of the top ten investor-owned utilities, and the favorable financial status of Empire District Electric Co. that made the company attractive to Utilicorp was built on the backs of men like my father. Now they are about to be cheated out of their retirement benefits for health care coverage that they earned through years of service.

It is interesting to note that Myron McKinney, CEO of Empire District and other officers of the company have negotiated very well for themselves, with their golden parachutes assuring them status as instant millionaires should the merger be approved. However, for their elderly retirees, who could have had health care benefits negotiated as part of the merger, the response has simply been to hide the facts and attempt to deprive these elderly retirees of their justly-earned benefits. A simple actuarial study could have confirmed the future liability of retiree health insurance coverage, and that liability could have been covered for these Empire District retirees as part of the proposed merger. However, it was apparently easier to take

MAY 23 2000

Ms. Martha Hogerty

Page 2

advantage of their elderly and (in some cases) infirm status, and hope that they would simply suffer silently and take the hit on their personal finances, with premiums for their health care coverage escalating to several thousand dollars per year over the next five years. Of course, all of them are on fixed incomes.

It is not in the interest of Missouri taxpayers to allow the merger of Empire District Electric Co. and Utilicorp unless provision is made to cover the retiree's health care premiums. The escalation in the premium cost to several thousand dollars per year over five years will mean that some will not be able to afford it, and their lack of health care insurance coverage beyond Medicare will mean that some will have to rely on Missouri Medicaid for assistance. Others will have to rely on Missouri public and county hospitals for care that would have been covered under the present benefit plan. In other words, the proposed merger intentionally shifts these private costs—perfectly affordable—to the public. Taxpayers should not shoulder the burden for these companies. Thus, this is an issue of fairness not only to the retirees, but to all Missouri taxpayers.

I enclose some material regarding this issue which was forwarded to my father, along with the response of Myron McKinney, CEO of Empire District. I urge you to use all the powers of your office to assure that the retirees of Empire District Electric Co. are allowed to keep their health insurance at affordable cost to them, or oppose the merger of the two companies.

We would be happy to provide you with any information or testimony that you deem necessary.

Respectfully submitted,



ELIZABETH DIANE BAKER

EDB:gsc

Enclosures as noted

CC: Glenn D. Rhoads



SERVICES YOU COUNT ON

April 6, 2000

To: Empire Retirees

Recently you may have received an unsigned document entitled "*How much will the EDE-Utilicorp merger cost YOU???*". The document attempted to answer some questions about the cost of retiree health care after the merger with Utilicorp is completed. This document was not provided to you by Empire. While certain aspects of the information presented in the document are factual, you should be aware that some of the data are estimates based on premium levels that were in effect at the time the merger was announced and may not be accurate as the merger progresses.

Empire subsidizes health care costs for retirees. Utilicorp does not. The primary focus of our negotiations was to ensure that reasonably priced health care coverage remained available to all retirees. After a great deal of discussion, an agreement was reached which provided for the continuation of retiree health care coverage and the phasing in of Utilicorp's health care premium over several years. This agreement will protect you from having to shoulder the full impact of Utilicorp's unsubsidized premiums immediately following the eighteen month "benefit freeze" period. The merger agreement states that Utilicorp has the right "*to increase the portion of the premiums paid by such Company retirees by 15% per year until the portion of the premium paid by such Company retirees is comparable in percentage to the portion of the premium paid by similarly situated UCU retirees.*" While it is evident that the premium you pay for health care coverage will be increasing after the merger, the amount of the increase will be dependent on your age, years of service, family status, and Medicare eligibility. Factors such as medical inflation, utilization and prescription drug costs will also have an impact on future premiums. At some time in the future the full amount of the health care premium will be your responsibility.

Empire retirees and employees alike are anxious to know the answers to many important questions regarding their benefits after the merger. Many of the answers remain unknown at this point. Rest assured, we will convey this information to you as quickly as it becomes available. One thing you can be certain of is that we will make every effort to communicate only accurate, complete information.

Sincerely,

How much will the EDE-UtiliCorp merger cost YOU???

This is the question retirees have been trying to answer.

We all know that Empire Retirees, for their Health Insurance premium, are on a sliding scale which has EDE paying from 90% to 50% of the total monthly premium EDE pays for us. For an individual 65 or older, this year that is \$126.25 and for retiree and spouse it is \$252.50. The enclosed "2000 Retiree Medical Premium sheet shows this along with under 65 retiree premium costs at \$202 and \$404. You can find your own position on this sheet.

The enclosed "Estimation on 1-1/2 Year Freeze of Empire Benefits" gives three examples of how the merger will effect three groups. However, it does not show how it effects most of us. You can see that the premium will raise to \$400 for family coverage and then drops to \$200 when the "Retiree coordinates with Medicare" at age 65.

The great majority of us has assumed that the annual 15% raise in our premium is on the DOLLAR amount we pay. As you can see, the 15% increase is on the PERCENTAGE we pay!!! So, IF you only pay 10% now, 18 months after the merger finalizes, your percentage to pay will be 25%, then 40%, then 55%, then 70%, then 85%, and then the full 100%. Adding 15% each year to the percentage you NOW pay will give you your own rate of increase.

EDE's individual monthly coverage premium, as said above is \$126.25. The enclosure shows coordinating with Medicare at age 65 to be \$200. Since all employees and retirees must be treated the same, we can only assume that the \$200 is for an individual retiree coverage. For retiree and spouse, we must assume that would have to double. It is only common sense.

We have followed the same manner as the enclosed Estimation sheet to estimate how this would effect ourselves. This is a shocking estimation but is done the same as the EDE estimation sheet. We feel retirees need to have at least an inkling of what is now being handled.

Most Empire retirees worked for Empire knowing that they could have gotten higher paying jobs elsewhere. But, they also were told and realized that they were working for their retirement when the benefits promised them would help to lower their cost of living in retirement days. Now, with the merger, this is being taken away and all of the years of service put in to Empire will account for nothing.

Please take the time to see where you or you-and-your-spouse fit into this schedule. You need to know what the merger will really mean to you.

Premium Increase Estimation on 1-1/2 Year Freeze of Empire Benefits

CDE
4-21-9

Assumption: Employee with 20-24 years of service at date of retirement
Family coverage

Year	Event	Date	Employee Age	Monthly Premium	% Paid by Emp	\$ Increase
0	Merger is announced	5/1/99	55	\$111.60	27.9%	
1	Deal Closes & Employee retires	5/1/00	56	\$111.60	27.9%	\$0.00
2	Premiums fixed for 1-1/2 years	11/1/01	57	\$111.60	27.9%	\$0.00
2	15% incr. in portion paid by retiree	12/1/01	57	\$171.60	42.9%	\$60.00
3	15% incr. in portion paid by retiree	12/1/02	58	\$231.60	57.9%	\$60.00
4	15% incr. in portion paid by retiree	12/1/03	59	\$291.60	72.9%	\$60.00
5	15% incr. in portion paid by retiree	12/1/04	60	\$351.60	87.9%	\$60.00
6	15% incr. in portion paid by retiree	12/1/05	61	\$400.00	100.0%	\$48.40
7		12/1/06	62	\$400.00	100.0%	\$0.00
8		12/1/07	63	\$400.00	100.0%	\$0.00
9		12/1/08	64	\$400.00	100.0%	\$0.00
10	Retiree coordinates with Medicare	12/1/09	65	\$200.00		

Assumption: Employee with 30-34 years of service at date of retirement
Family coverage

Year	Event	Date	Employee Age	Monthly Premium	% Paid by Emp	\$ Increase
0	Merger is announced	5/1/99	55	\$74.40	18.6%	
1	Deal Closes & Employee retires	5/1/00	56	\$74.40	18.6%	\$0.00
2	Premiums fixed for 1-1/2 years	11/1/01	57	\$74.40	18.6%	\$0.00
2	15% incr. in portion paid by retiree	12/1/01	57	\$134.40	33.6%	\$60.00
3	15% incr. in portion paid by retiree	12/1/02	58	\$194.40	48.6%	\$60.00
4	15% incr. in portion paid by retiree	12/1/03	59	\$254.40	63.6%	\$60.00
5	15% incr. in portion paid by retiree	12/1/04	60	\$314.40	78.6%	\$60.00
6	15% incr. in portion paid by retiree	12/1/05	61	\$374.40	93.6%	\$60.00
7		12/1/06	62	\$400.00	100.0%	\$25.60
8		12/1/07	63	\$400.00	100.0%	\$0.00
9		12/1/08	64	\$400.00	100.0%	\$0.00
10	Retiree coordinates with Medicare	12/1/09	65	\$200.00		

Assumption: Current retiree with 30-34 years of service
Currently Retired - Family coverage

over 65 plan -
is family now

Year	Event	Date	Employee Age	Monthly Premium	% Paid by Emp	\$ Increase
0	Merger is announced	5/1/99	65	\$47.00	23.5%	
1	Deal Closes	5/1/00	66	\$47.00	23.5%	\$0.00
2	Premiums fixed for 1-1/2 years	11/1/01	67	\$47.00	23.5%	\$0.00
2	15% incr. in portion paid by retiree	12/1/01	68	\$77.00	38.5%	\$30.00
3	15% incr. in portion paid by retiree	12/1/02	69	\$107.00	53.5%	\$30.00
4	15% incr. in portion paid by retiree	12/1/03	70	\$137.00	68.5%	\$30.00
5	15% incr. in portion paid by retiree	12/1/04	71	\$167.00	83.5%	\$30.00
6	15% incr. in portion paid by retiree	12/1/05	72	\$197.00	98.5%	\$30.00
7		12/1/06	73	\$200.00	100.0%	\$3.00

2000 Retiree Medical Premium
Effective January 1, 2000

2000
7440
3720
3720

If you are Under Age 65, and you have:

<u>Individual Coverage</u>			<u>Family Coverage</u>		
And Your Years of Service Are:	Your Monthly Portion Of The Current Premium Amount Is:	Your Monthly Portion Of The 2000 Premium Will Be:	And Your Years of Service Are:	Your Monthly Portion Of The Current Premium Amount Is:	Your Monthly Portion Of The 2000 Premium Will Be:
Less than 15	\$93.00	\$101.00	Less than 15	\$186.00	\$202.00
15 to 19	\$74.40	\$80.80	15 to 19	\$148.80	\$161.60
20 to 24	\$55.80	\$60.60	20 to 24	\$111.60	\$121.20
25 to 29	\$46.50	\$50.50	25 to 29	\$93.00	\$101.00
30 to 34	\$37.20	\$40.40	30 to 34	\$74.40	\$80.80
35 to 39	\$27.90	\$30.30	35 to 39	\$55.80	\$60.60
40 or more	\$18.60	\$20.20	40 or more	\$37.20	\$40.40
Total 2000 Monthly Premium *		\$202.00	Total 2000 Monthly Premium *		\$404.00

If you are Age 65 or Older, and you have:

<u>Individual Coverage</u>			<u>Family Coverage</u>		
And Your Years of Service Are:	Your Monthly Portion Of The Current Premium Amount Is:	Your Monthly Portion Of The 2000 Premium Will Be:	And Your Years of Service Are:	Your Monthly Portion Of The Current Premium Amount Is:	Your Monthly Portion Of The 2000 Premium Will Be:
Less than 15	\$58.75	\$63.13 <i>your 50%</i>	Less than 15	\$117.50	\$126.25 <i>your 50%</i>
15 to 19	\$47.00	\$50.50 <i>40%</i>	15 to 19	\$94.00	\$101.00 <i>40%</i>
20 to 24	\$35.25	\$37.88 <i>30%</i>	20 to 24	\$70.50	\$75.75 <i>30%</i>
25 to 29	\$29.38	\$31.56 <i>25%</i>	25 to 29	\$58.75	\$63.13 <i>25%</i>
30 to 34	\$23.50	\$25.25 <i>20%</i>	30 to 34	\$47.00	\$50.50 <i>20%</i>
35 to 39	\$17.63	\$18.94 <i>15%</i>	35 to 39	\$35.25	\$37.88 <i>15%</i>
40 or more	\$11.75	\$12.63 <i>10%</i>	40 or more	\$23.50	\$25.25 <i>10%</i>
Total 2000 Monthly Premium *		\$126.25	Total 2000 Monthly Premium *		\$252.50

* Total 2000 Monthly Premium equals your portion of the premium plus the portion of the premium the Company is contributing on your behalf.

INDIVIDUAL and SPOUSE ESTIMATE SHEET

YEARS OF SERVICE	DATE	MONTHLY PREMIUM	% PAID BY YOU	% PAID FOR YOU	
Less than 15	2000	\$126.25	50%	50%	ONCE YOU PAY 100% THEN FOR ALL OF THESE IT MEANS YOUR ANNUAL PREMIUM WILL BE \$4,800 FOR RETIREE & SPOUSE
After freeze	1st Year	\$260.00	65%	35%	
	2nd Year	\$320.00	80%	20%	
	3rd Year	\$380.00	95%	15%	
	4th Year	\$400.00	100%	0%	
15 - 19 Years	2000	\$101.00	40%	60%	IF YOU WONDER ABOUT THE SUBSIDY EMPIRE NOW PAYS FOR OUR LIFE INSURANCE SO DO WE!!!!!!
After Freeze	1st Year	\$220.00	55%	45%	
	2nd Year	\$280.00	70%	30%	
	3rd Year	\$340.00	85%	15%	
	4th Year	\$400.00	100%	0%	
20 - 24 Years	2000	\$75.75	30%	70.00%	
After Freeze	1st Year	\$180.00	45%	55.00%	
	2nd Year	\$240.00	60%	40.00%	
	3rd Year	\$300.00	75%	25.00%	
	4th Year	\$360.00	90%	10.00%	
	5th Year	\$400.00	100%	0.00%	
25 - 29 Years	2000	\$63.13	25%	75%	
After Freeze	1st Year	\$160.00	40%	60%	
	2nd Year	\$220.00	55%	45%	
	3rd Year	\$280.00	70%	30%	
	4th Year	\$340.00	85%	15%	
	5th Year	\$400.00	100%	0%	
30 -34 Years	2000	\$50.50	20%	80%	
After Freeze	1st Year	\$140.00	35%	65%	
	2nd Year	\$200.00	50%	50%	
	3rd Year	\$260.00	65%	35%	
	4th Year	\$320.00	80%	20%	
	5th Year	\$380.00	95%	5%	
	6th Year	\$400.00	100%	0%	
35 - 39 Years	2000	\$37.88	15%	85%	
After Freeze	1st Year	\$120.00	30%	70%	
	2nd Year	\$180.00	45%	55%	
	3rd Year	\$240.00	60%	40%	
	4th Year	\$300.00	75%	25%	
	5th Year	\$360.00	90%	10%	
	6th Year	\$400.00	100%	0%	
40 or More	2000	\$25.25	10%	90%	
After Freeze	1st Year	\$100.00	25%	75%	
	2nd Year	\$160.00	40%	60%	
	3rd Year	\$220.00	55%	45%	
	4th Year	\$280.00	70%	30%	
	5th Year	\$340.00	85%	15%	
	6th Year	\$400.00	100%	0%	

OVER 65 YEAR OLD INDIVIDUAL RETIREE INCREASE ESTIMATION : 1-1/2 YEAR FREEZE

YEARS OF SERVICE	DATE	MONTHLY PREMIUM	% PAID BY YOU	% PAID FOR YOU	
Less than 15	2000	\$63.13	50%	50%	FOR ALL OF THESE INDIVIDUAL ESTIMATES IT MEANS THAT YOUR ANNUAL PREMIUM WILL BE A TOTAL OF \$2,400 per year once you pay 100%
After freeze	1st Year	\$130.00	65%	35%	
	2nd Year	\$160.00	80%	20%	
	3rd Year	\$190.00	95%	15%	
	4th Year	\$200.00	100%	0%	
15 - 19 Years	2000	\$50.50	40%	60%	
	1st Year	\$110.00	55%	45%	
	2nd Year	\$140.00	70%	30%	
	3rd Year	\$170.00	85%	15%	
	4th Year	\$200.00	100%	0%	
20 - 24 Years	2000	\$37.88	30%	70.00%	IF YOU WONDER ABOUT THE LIFE INSURANCE SUBSIDY THAT EMPIRE NOW PAYS FOR US
	1st Year	\$90.00	45%	55.00%	
	2nd Year	\$120.00	60%	40.00%	
	3rd Year	\$150.00	75%	25.00%	
	4th Year	\$180.00	90%	10.00%	
	5th Year	\$200.00	100%	0.00%	
25 - 29 Years	2000	\$31.56	25%	75%	SO DO WE!!!!!!
	1st Year	\$80.00	40%	60%	
	2nd Year	\$110.00	55%	45%	
	3rd Year	\$140.00	70%	30%	
	4th Year	\$170.00	85%	15%	
	5th Year	\$200.00	100%	0%	
30 -34 Years	2000	\$25.25	20%	80%	
	1st Year	\$70.00	35%	65%	
	2nd Year	\$100.00	50%	50%	
	3rd Year	\$130.00	65%	35%	
	4th Year	\$160.00	80%	20%	
	5th Year	\$190.00	95%	5%	
	6th Year	\$200.00	100%	0%	
35 - 39 Years	2000	\$18.94	15%	85%	
	1st Year	\$60.00	30%	70%	
	2nd Year	\$90.00	45%	55%	
	3rd Year	\$120.00	60%	40%	
	4th Year	\$150.00	75%	25%	
	5th Year	\$180.00	90%	10%	
	6th Year	\$200.00	100%	0%	
40 or More	2000	\$12.63	10%	90%	
	1st Year	\$50.00	25%	75%	
	2nd Year	\$80.00	40%	60%	
	3rd Year	\$110.00	55%	45%	
	4th Year	\$140.00	70%	30%	
	5th Year	\$170.00	85%	15%	
	6th Year	\$200.00	100%	0%	