

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

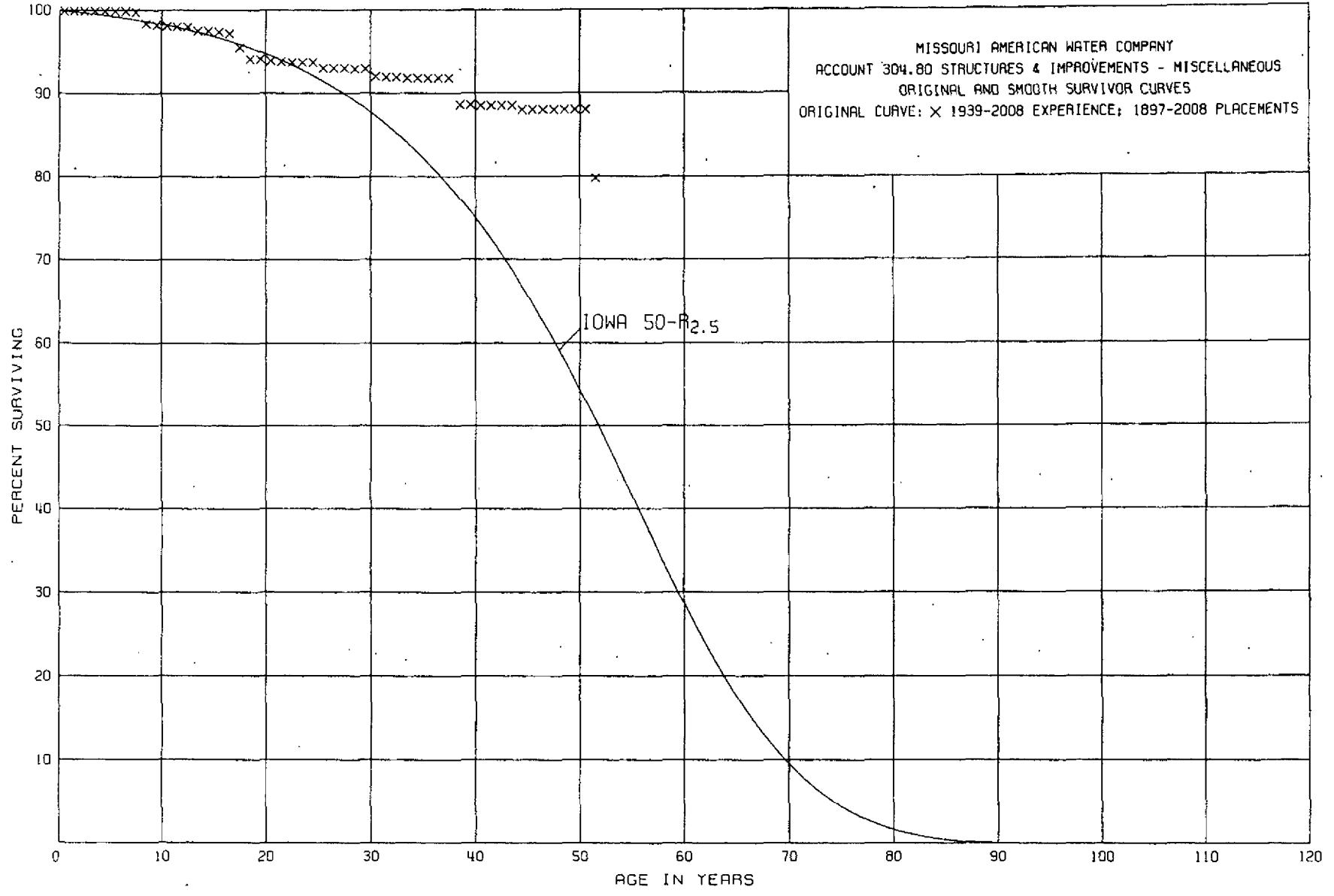
MISSOURI AMERICAN WATER COMPANY

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					

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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

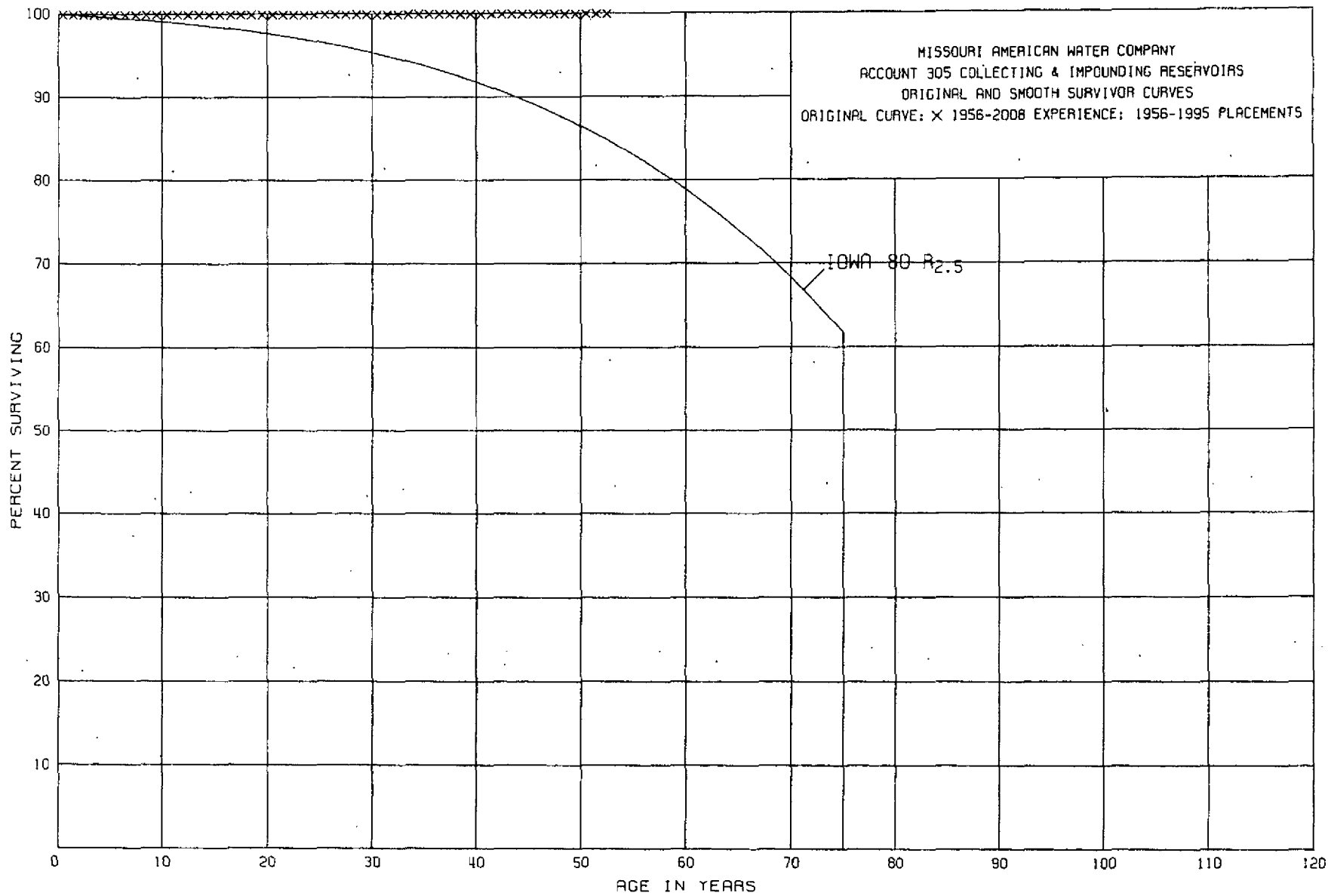
MISSOURI AMERICAN WATER COMPANY

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

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MISSOURI AMERICAN WATER COMPANY

ACCOUNT 305 COLLECTING & IMPOUNDING RESERVOIRS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1956-1995

EXPERIENCE BAND 1956-2008

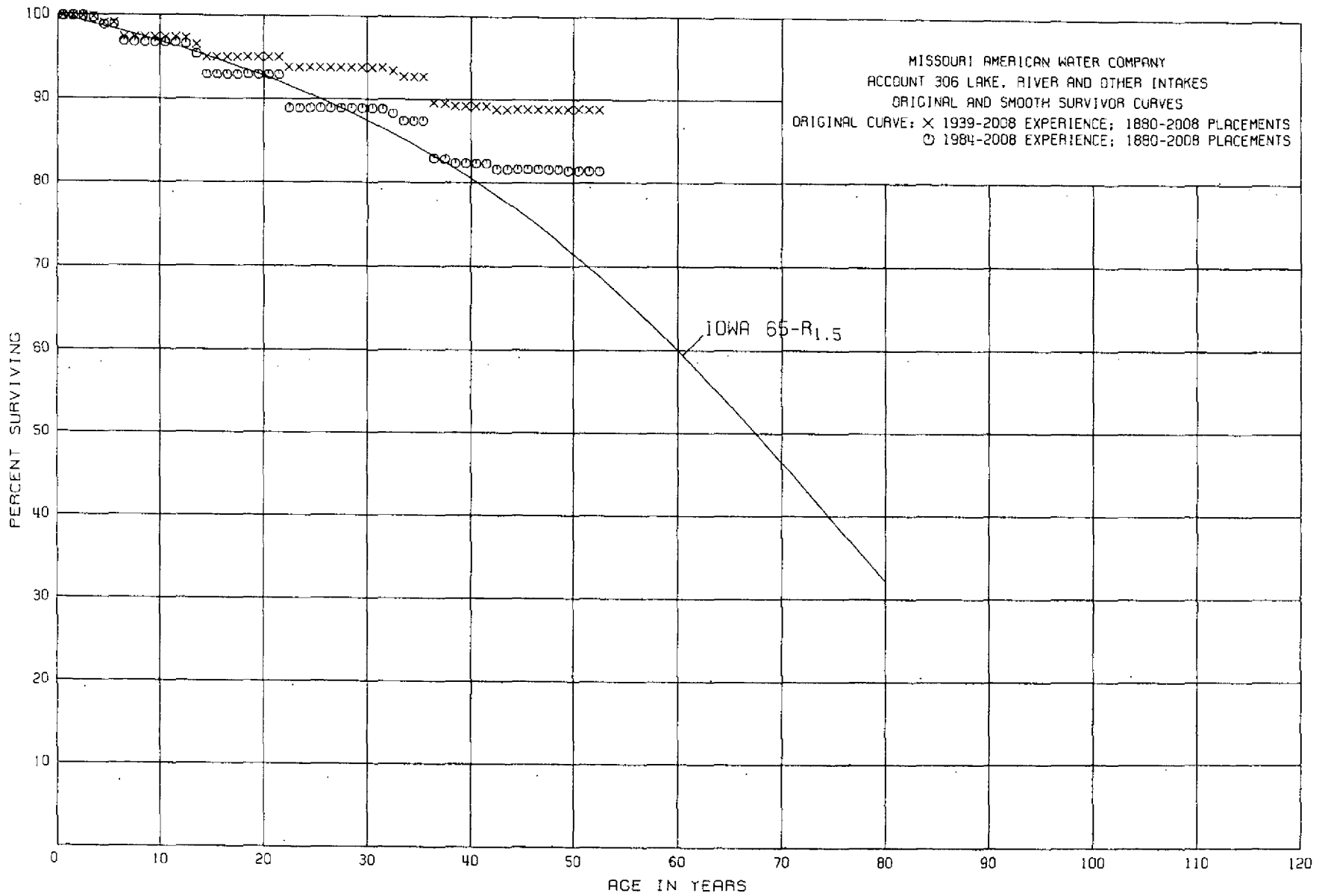
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	111,066		0.0000	1.0000	100.00
0.5	111,066		0.0000	1.0000	100.00
1.5	111,066		0.0000	1.0000	100.00
2.5	111,066		0.0000	1.0000	100.00
3.5	111,066		0.0000	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

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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.

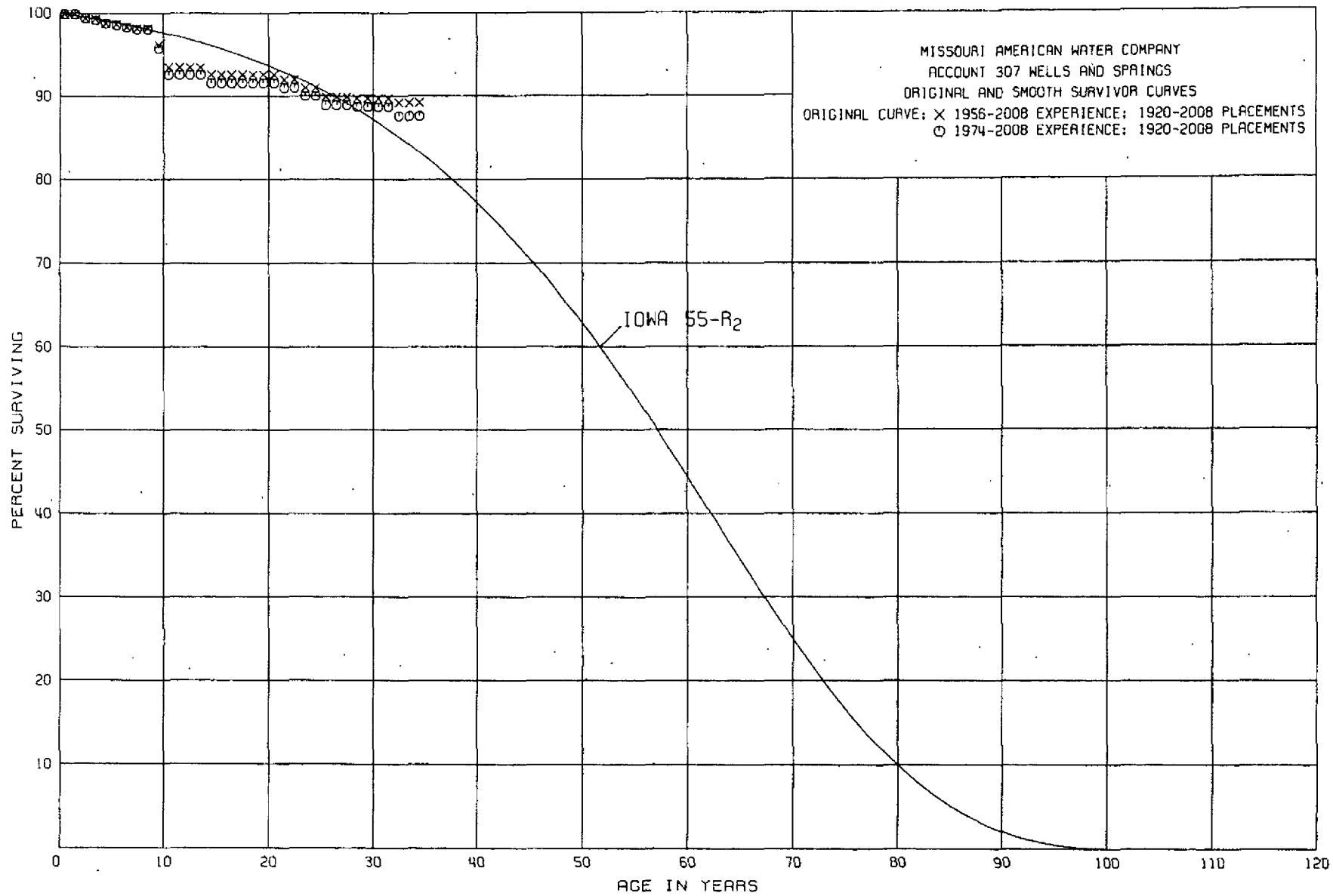
PLACEMENT BAND 1880-2008			EXPERIENCE BAND 1984-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	132,882		0.0000	1.0000	82.27
40.5	134,871		0.0000	1.0000	82.27
41.5	128,698	1,000	0.0078	0.9922	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	

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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	644,157		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

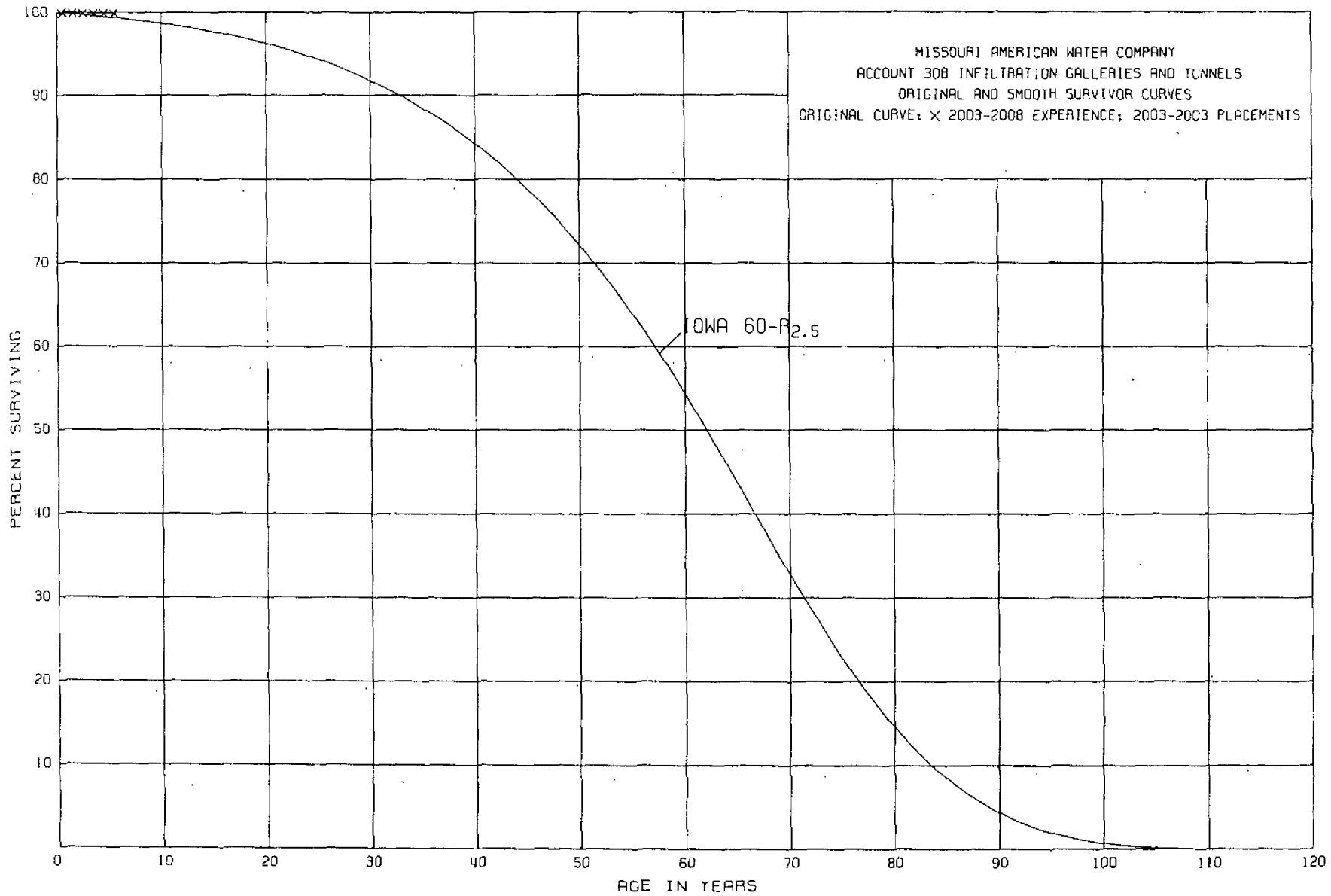
ORIGINAL LIFE TABLE, CONT.

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

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MISSOURI AMERICAN WATER COMPANY
ACCOUNT 308 INFILTRATION GALLERIES AND TUNNELS

ORIGINAL LIFE TABLE

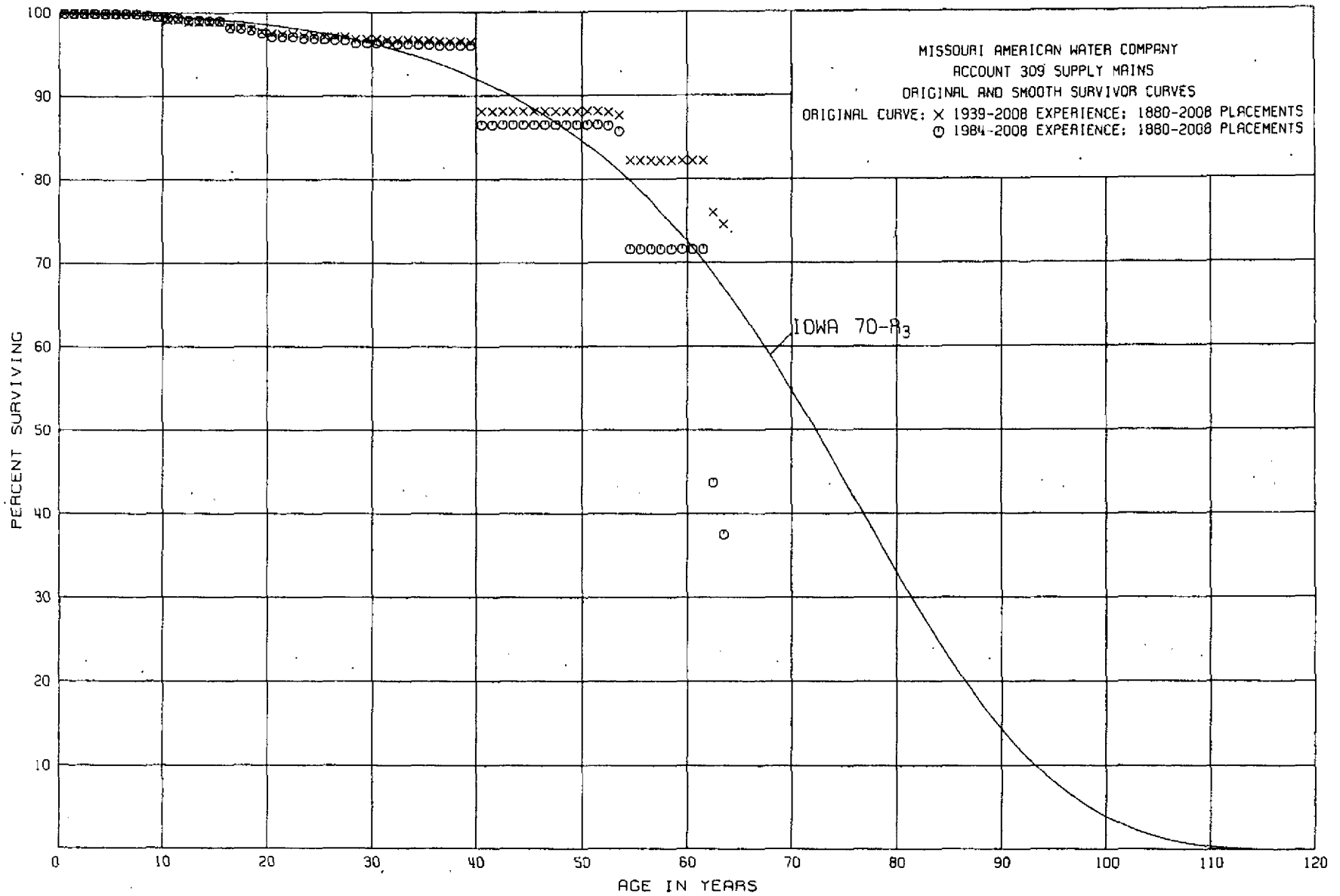
PLACEMENT BAND 2003-2003

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



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MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

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	21,270,422	846	0.0000	1.0000	100.00	
0.5	21,142,246		0.0000	1.0000	100.00	
1.5	17,281,700	134	0.0000	1.0000	100.00	
2.5	17,278,433	1,157	0.0001	0.9999	100.00	
3.5	17,277,276	2,020	0.0001	0.9999	99.99	
4.5	17,275,256	840	0.0000	1.0000	99.98	
5.5	17,239,635	5,982	0.0003	0.9997	99.98	
6.5	17,114,913	13,110	0.0008	0.9992	99.95	
7.5	17,125,857	30,763	0.0018	0.9982	99.87	
8.5	7,270,752	11,476	0.0016	0.9984	99.69	
9.5	7,255,237	26,892	0.0037	0.9963	99.53	
10.5	7,167,869	9	0.0000	1.0000	99.16	
11.5	7,136,805	16,190	0.0023	0.9977	99.16	
12.5	7,120,498	900	0.0001	0.9999	98.93	
13.5	7,082,583	983	0.0001	0.9999	98.92	
14.5	7,021,514	2,071	0.0003	0.9997	98.91	
15.5	4,442,213	26,220	0.0059	0.9941	98.88	
16.5	4,375,924	3,277	0.0007	0.9993	98.30	
17.5	4,111,195	8,768	0.0021	0.9979	98.23	
18.5	4,052,748	12,057	0.0030	0.9970	98.02	
19.5	3,897,598	9,535	0.0024	0.9976	97.73	
20.5	3,846,158	2,967	0.0008	0.9992	97.50	
21.5	3,826,130	80	0.0000	1.0000	97.42	
22.5	3,794,168	7,617	0.0020	0.9980	97.42	
23.5	3,040,406	2,166	0.0007	0.9993	97.23	
24.5	2,730,349	1,033	0.0004	0.9996	97.16	
25.5	2,727,433	985	0.0004	0.9996	97.12	
26.5	2,660,392		0.0000	1.0000	97.08	
27.5	2,657,324	9,017	0.0034	0.9966	97.08	
28.5	2,579,889		0.0000	1.0000	96.75	
29.5	2,572,856		0.0000	1.0000	96.75	
30.5	2,572,617	862	0.0003	0.9997	96.75	
31.5	2,484,676	1,000	0.0004	0.9996	96.72	
32.5	2,477,376	296	0.0001	0.9999	96.68	
33.5	2,509,483	2,861	0.0011	0.9989	96.67	
34.5	2,503,529		0.0000	1.0000	96.56	
35.5	2,297,539	1,115	0.0005	0.9995	96.56	
36.5	2,254,472		0.0000	1.0000	96.51	
37.5	1,821,560	368	0.0002	0.9998	96.51	
38.5	1,820,078	985	0.0005	0.9995	96.49	

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

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	1,817,290	156,814	0.0863	0.9137	96.44
40.5	1,197,596	569	0.0005	0.9995	88.12
41.5	1,177,267		0.0000	1.0000	88.08
42.5	1,176,874		0.0000	1.0000	88.08
43.5	1,166,963		0.0000	1.0000	88.08
44.5	1,062,942		0.0000	1.0000	88.08
45.5	1,046,732		0.0000	1.0000	88.08
46.5	985,385		0.0000	1.0000	88.08
47.5	860,640		0.0000	1.0000	88.08
48.5	715,382	38	0.0001	0.9999	88.08
49.5	639,152		0.0000	1.0000	88.07
50.5	639,152		0.0000	1.0000	88.07
51.5	635,115	356	0.0006	0.9994	88.07
52.5	511,971	2,236	0.0044	0.9956	88.02
53.5	342,270	21,053	0.0615	0.9385	87.63
54.5	314,826		0.0000	1.0000	82.24
55.5	314,826	102	0.0003	0.9997	82.24
56.5	305,089		0.0000	1.0000	82.22
57.5	305,223		0.0000	1.0000	82.22
58.5	339,671		0.0000	1.0000	82.22
59.5	339,671		0.0000	1.0000	82.22
60.5	339,446		0.0000	1.0000	82.22
61.5	308,552	23,519	0.0762	0.9238	82.22
62.5	284,981	5,138	0.0180	0.9820	75.95
63.5	249,236		0.0000	1.0000	74.58
64.5	249,236		0.0000	1.0000	74.58
65.5	249,236		0.0000	1.0000	74.58
66.5	249,236		0.0000	1.0000	74.58
67.5	249,236	253	0.0010	0.9990	74.58
68.5	248,983		0.0000	1.0000	74.51
69.5	248,983	12,300	0.0494	0.9506	74.51
70.5	236,684		0.0000	1.0000	70.83
71.5	236,684		0.0000	1.0000	70.83
72.5	236,684		0.0000	1.0000	70.83
73.5	236,684	59	0.0002	0.9998	70.83
74.5	236,625		0.0000	1.0000	70.82
75.5	236,625		0.0000	1.0000	70.82
76.5	236,625	117	0.0005	0.9995	70.82
77.5	236,507		0.0000	1.0000	70.78
78.5	235,949	14,628	0.0620	0.9380	70.78

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

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
79.5	221,321		0.0000	1.0000	66.39
80.5	221,321		0.0000	1.0000	66.39
81.5	221,321		0.0000	1.0000	66.39
82.5	221,321		0.0000	1.0000	66.39
83.5	221,321		0.0000	1.0000	66.39
84.5	221,321	43	0.0002	0.9998	66.39
85.5	163,057		0.0000	1.0000	66.38
86.5	163,057		0.0000	1.0000	66.38
87.5	163,057		0.0000	1.0000	66.38
88.5	163,057		0.0000	1.0000	66.38
89.5	163,027	3,205	0.0197	0.9803	66.38
90.5	159,822		0.0000	1.0000	65.07
91.5	159,822		0.0000	1.0000	65.07
92.5	159,678		0.0000	1.0000	65.07
93.5	159,678		0.0000	1.0000	65.07
94.5	159,678		0.0000	1.0000	65.07
95.5	125,577		0.0000	1.0000	65.07
96.5	106,528		0.0000	1.0000	65.07
97.5	106,528		0.0000	1.0000	65.07
98.5	106,528		0.0000	1.0000	65.07
99.5	106,528		0.0000	1.0000	65.07
100.5	105,799		0.0000	1.0000	65.07
101.5	105,799		0.0000	1.0000	65.07
102.5	105,799		0.0000	1.0000	65.07
103.5	105,799		0.0000	1.0000	65.07
104.5	105,799		0.0000	1.0000	65.07
105.5	75,467	39	0.0005	0.9995	65.07
106.5	75,428	3,575	0.0474	0.9526	65.04
107.5	45,725		0.0000	1.0000	61.96
108.5	45,725		0.0000	1.0000	61.96
109.5	45,432		0.0000	1.0000	61.96
110.5	45,432		0.0000	1.0000	61.96
111.5	45,362		0.0000	1.0000	61.96
112.5	45,362		0.0000	1.0000	61.96
113.5	45,362		0.0000	1.0000	61.96
114.5	45,362		0.0000	1.0000	61.96
115.5	41,451		0.0000	1.0000	61.96
116.5	41,451		0.0000	1.0000	61.96
117.5	34,583		0.0000	1.0000	61.96
118.5	34,583		0.0000	1.0000	61.96

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

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
119.5	34,583		0.0000	1.0000	61.96
120.5	5,215		0.0000	1.0000	61.96
121.5	5,215		0.0000	1.0000	61.96
122.5	5,215		0.0000	1.0000	61.96
123.5	5,215		0.0000	1.0000	61.96
124.5	5,215		0.0000	1.0000	61.96
125.5	5,215		0.0000	1.0000	61.96
126.5	5,215		0.0000	1.0000	61.96
127.5	5,081		0.0000	1.0000	61.96
128.5					61.96

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

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	18,576,466	260	0.0000	1.0000	100.00
0.5	18,451,423		0.0000	1.0000	100.00
1.5	14,676,715		0.0000	1.0000	100.00
2.5	14,683,955	1,157	0.0001	0.9999	100.00
3.5	14,751,217		0.0000	1.0000	99.99
4.5	14,758,850		0.0000	1.0000	99.99
5.5	14,724,452	5,982	0.0004	0.9996	99.99
6.5	14,696,758	12,888	0.0009	0.9991	99.95
7.5	14,690,170	24,324	0.0017	0.9983	99.86
8.5	4,816,336	10,468	0.0022	0.9978	99.69
9.5	4,816,980	6,807	0.0014	0.9986	99.47
10.5	4,958,892	9	0.0000	1.0000	99.33
11.5	4,969,792	14,044	0.0028	0.9972	99.33
12.5	5,427,999		0.0000	1.0000	99.05
13.5	5,398,044	983	0.0002	0.9998	99.05
14.5	5,338,604	271	0.0001	0.9999	99.03
15.5	3,234,248	26,220	0.0081	0.9919	99.02
16.5	3,191,587	3,277	0.0010	0.9990	98.22
17.5	2,927,452	7,457	0.0025	0.9975	98.12
18.5	2,870,404	12,057	0.0042	0.9958	97.87
19.5	2,821,503	9,535	0.0034	0.9966	97.46
20.5	2,786,365	211	0.0001	0.9999	97.13
21.5	2,777,077		0.0000	1.0000	97.12
22.5	2,870,652	5,471	0.0019	0.9981	97.12
23.5	2,129,101	1,967	0.0009	0.9991	96.94
24.5	1,870,995	1,033	0.0006	0.9994	96.85
25.5	1,868,079	985	0.0005	0.9995	96.79
26.5	1,826,236		0.0000	1.0000	96.74
27.5	1,946,537	9,017	0.0046	0.9954	96.74
28.5	2,043,320		0.0000	1.0000	96.29
29.5	2,096,491		0.0000	1.0000	96.29
30.5	2,256,203	862	0.0004	0.9996	96.29
31.5	2,260,697	1,000	0.0004	0.9996	96.25
32.5	2,253,397	296	0.0001	0.9999	96.21
33.5	2,251,403	2,861	0.0013	0.9987	96.20
34.5	2,245,449		0.0000	1.0000	96.07
35.5	2,042,750	1,115	0.0005	0.9995	96.07
36.5	2,030,577		0.0000	1.0000	96.02
37.5	1,567,878	368	0.0002	0.9998	96.02
38.5	1,596,274	450	0.0003	0.9997	96.00

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

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	1,594,020	156,814	0.0984	0.9016	95.97
40.5	974,326	569	0.0006	0.9994	86.53
41.5	953,928		0.0000	1.0000	86.48
42.5	953,534		0.0000	1.0000	86.48
43.5	913,517		0.0000	1.0000	86.48
44.5	809,496		0.0000	1.0000	86.48
45.5	793,339		0.0000	1.0000	86.48
46.5	731,992		0.0000	1.0000	86.48
47.5	600,086		0.0000	1.0000	86.48
48.5	454,828	38	0.0001	0.9999	86.48
49.5	378,598		0.0000	1.0000	86.47
50.5	378,598		0.0000	1.0000	86.47
51.5	374,561	356	0.0010	0.9990	86.47
52.5	274,936	2,236	0.0081	0.9919	86.38
53.5	128,190	21,053	0.1642	0.8358	85.68
54.5	100,746		0.0000	1.0000	71.61
55.5	100,746		0.0000	1.0000	71.61
56.5	91,110		0.0000	1.0000	71.61
57.5	91,110		0.0000	1.0000	71.61
58.5	91,363		0.0000	1.0000	71.61
59.5	91,363		0.0000	1.0000	71.61
60.5	91,139		0.0000	1.0000	71.61
61.5	60,245	23,519	0.3904	0.6096	71.61
62.5	36,673	5,138	0.1401	0.8599	43.65
63.5	929		0.0000	1.0000	37.53
64.5	929		0.0000	1.0000	37.53
65.5	929		0.0000	1.0000	37.53
66.5	929		0.0000	1.0000	37.53
67.5	929	253	0.2723	0.7277	37.53
68.5	58,897		0.0000	1.0000	27.31
69.5	85,824	12,300	0.1433	0.8567	27.31
70.5	73,525		0.0000	1.0000	23.40
71.5	92,633		0.0000	1.0000	23.40
72.5	92,663		0.0000	1.0000	23.40
73.5	92,663	59	0.0006	0.9994	23.40
74.5	92,604		0.0000	1.0000	23.39
75.5	92,748		0.0000	1.0000	23.39
76.5	92,748	117	0.0013	0.9987	23.39
77.5	92,630		0.0000	1.0000	23.36
78.5	126,173	14,628	0.1159	0.8841	23.36

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

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
79.5	111,545		0.0000	1.0000	20.65
80.5	114,750		0.0000	1.0000	20.65
81.5	114,750		0.0000	1.0000	20.65
82.5	144,537		0.0000	1.0000	20.65
83.5	145,266		0.0000	1.0000	20.65
84.5	145,266	43	0.0003	0.9997	20.65
85.5	87,001		0.0000	1.0000	20.64
86.5	87,071		0.0000	1.0000	20.64
87.5	87,071		0.0000	1.0000	20.64
88.5	117,402		0.0000	1.0000	20.64
89.5	117,372	3,205	0.0273	0.9727	20.64
90.5	114,167		0.0000	1.0000	20.08
91.5	114,167		0.0000	1.0000	20.08
92.5	121,185		0.0000	1.0000	20.08
93.5	121,185		0.0000	1.0000	20.08
94.5	121,185		0.0000	1.0000	20.08
95.5	87,084		0.0000	1.0000	20.08
96.5	68,034		0.0000	1.0000	20.08
97.5	68,034		0.0000	1.0000	20.08
98.5	71,945		0.0000	1.0000	20.08
99.5	71,945		0.0000	1.0000	20.08
100.5	71,216		0.0000	1.0000	20.08
101.5	71,216		0.0000	1.0000	20.08
102.5	71,350		0.0000	1.0000	20.08
103.5	105,799		0.0000	1.0000	20.08
104.5	105,799		0.0000	1.0000	20.08
105.5	75,467	39	0.0005	0.9995	20.08
106.5	75,428	3,575	0.0474	0.9526	20.07
107.5	45,725		0.0000	1.0000	19.12
108.5	45,725		0.0000	1.0000	19.12
109.5	45,432		0.0000	1.0000	19.12
110.5	45,432		0.0000	1.0000	19.12
111.5	45,362		0.0000	1.0000	19.12
112.5	45,362		0.0000	1.0000	19.12
113.5	45,362		0.0000	1.0000	19.12
114.5	45,362		0.0000	1.0000	19.12
115.5	41,451		0.0000	1.0000	19.12
116.5	41,451		0.0000	1.0000	19.12
117.5	34,583		0.0000	1.0000	19.12
118.5	34,583		0.0000	1.0000	19.12

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

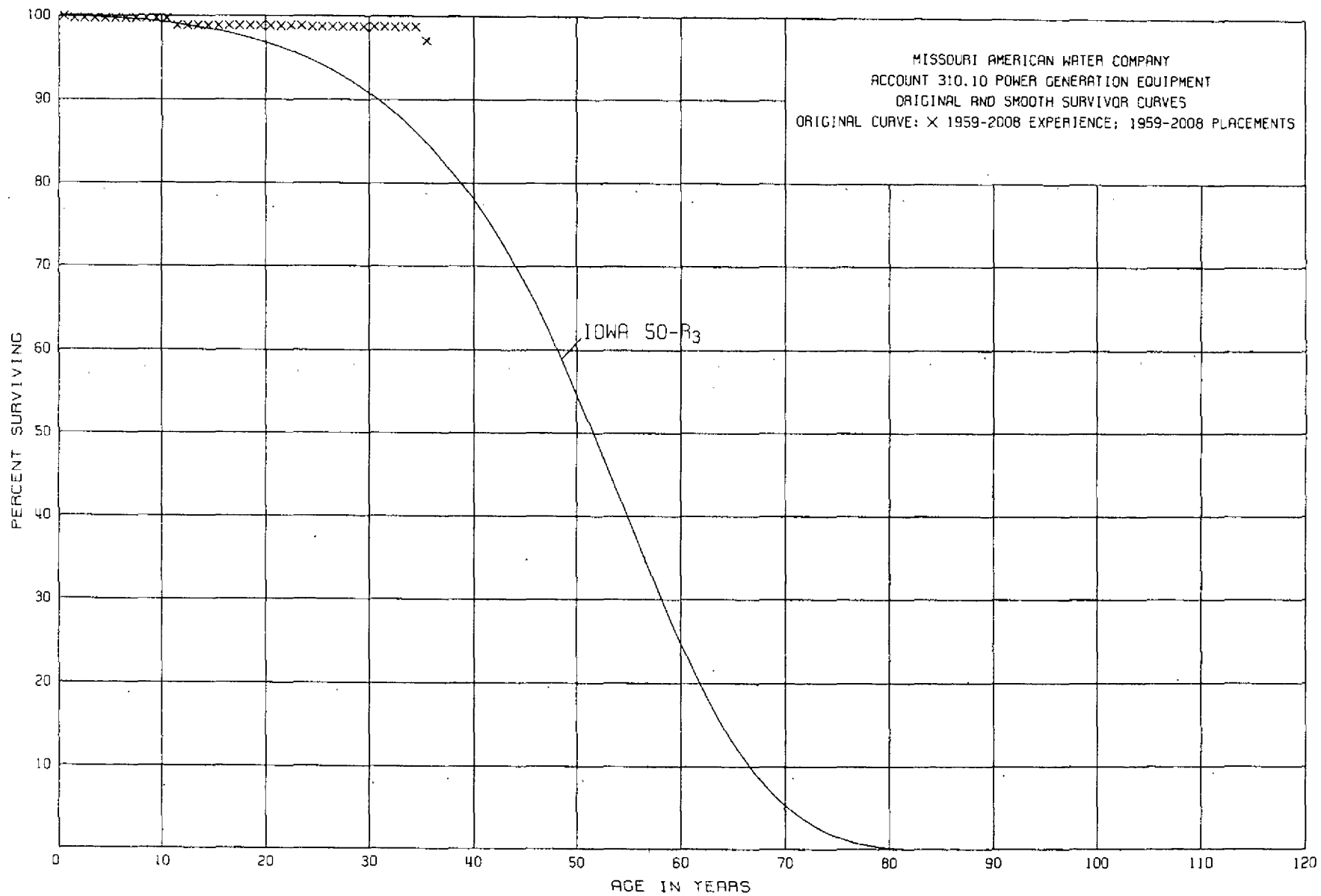
ORIGINAL LIFE TABLE, CONT.

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
119.5	34,583		0.0000	1.0000	19.12
120.5	5,215		0.0000	1.0000	19.12
121.5	5,215		0.0000	1.0000	19.12
122.5	5,215		0.0000	1.0000	19.12
123.5	5,215		0.0000	1.0000	19.12
124.5	5,215		0.0000	1.0000	19.12
125.5	5,215		0.0000	1.0000	19.12
126.5	5,215		0.0000	1.0000	19.12
127.5	5,081		0.0000	1.0000	19.12
128.5					19.12

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MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.10 POWER GENERATION EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1959-2008 EXPERIENCE BAND 1959-2008

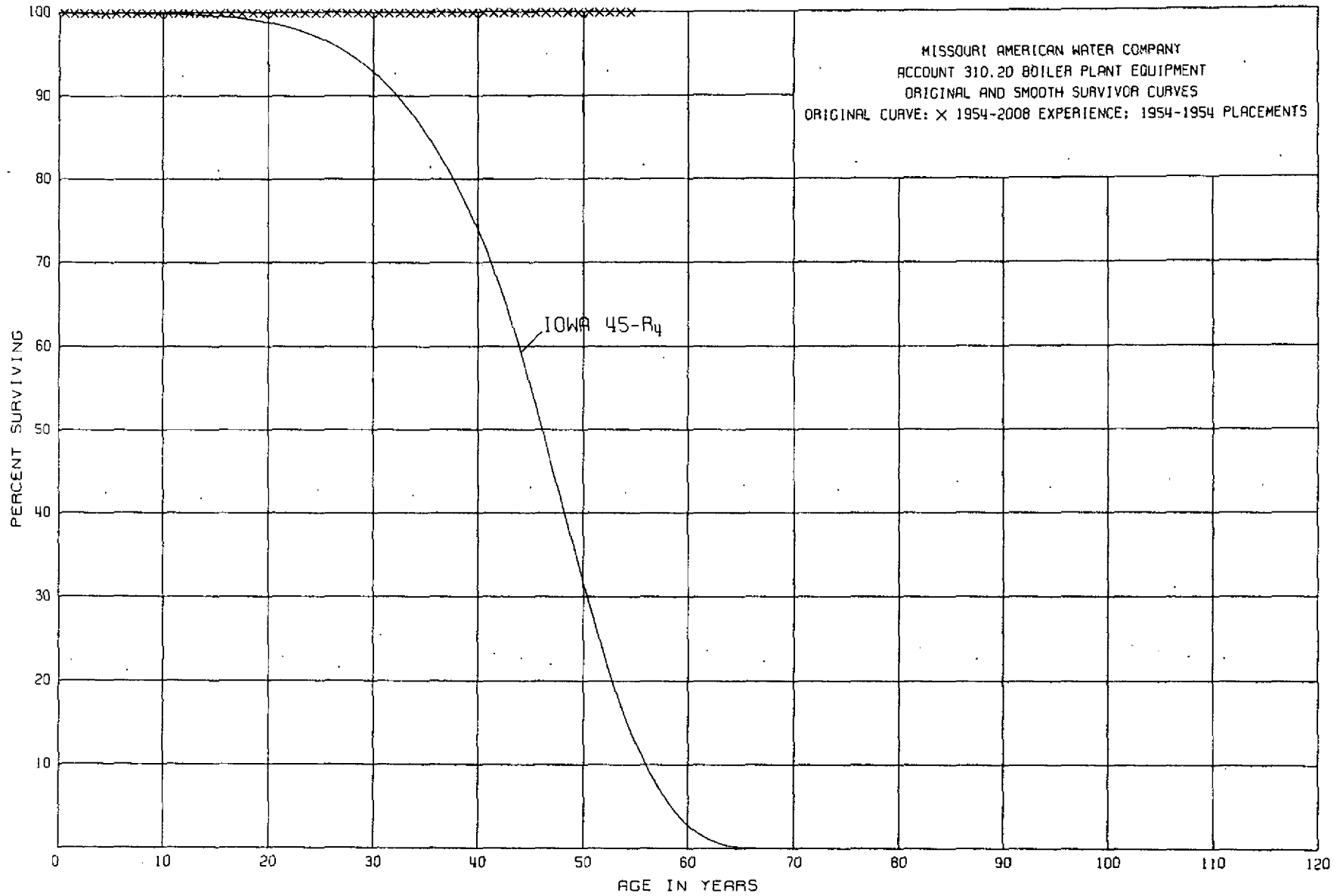
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	3,846,275		0.0000	1.0000	100.00
0.5	1,069,822	3,107	0.0029	0.9971	100.00
1.5	654,393		0.0000	1.0000	99.71
2.5	645,518		0.0000	1.0000	99.71
3.5	325,738		0.0000	1.0000	99.71
4.5	325,795		0.0000	1.0000	99.71
5.5	325,795		0.0000	1.0000	99.71
6.5	325,795		0.0000	1.0000	99.71
7.5	325,795		0.0000	1.0000	99.71
8.5	319,911		0.0000	1.0000	99.71
9.5	319,911		0.0000	1.0000	99.71
10.5	319,911	2,565	0.0080	0.9920	99.71
11.5	67,334		0.0000	1.0000	98.91
12.5	67,334		0.0000	1.0000	98.91
13.5	67,334		0.0000	1.0000	98.91
14.5	67,334		0.0000	1.0000	98.91
15.5	67,334		0.0000	1.0000	98.91
16.5	67,334		0.0000	1.0000	98.91
17.5	67,334		0.0000	1.0000	98.91
18.5	67,334		0.0000	1.0000	98.91
19.5	67,334		0.0000	1.0000	98.91
20.5	67,334		0.0000	1.0000	98.91
21.5	59,834		0.0000	1.0000	98.91
22.5	59,834		0.0000	1.0000	98.91
23.5	58,934	57	0.0010	0.9990	98.91
24.5	36,623		0.0000	1.0000	98.81
25.5	36,623		0.0000	1.0000	98.81
26.5	36,623		0.0000	1.0000	98.81
27.5	36,623		0.0000	1.0000	98.81
28.5	30,610		0.0000	1.0000	98.81
29.5	30,610		0.0000	1.0000	98.81
30.5	30,610		0.0000	1.0000	98.81
31.5	30,610		0.0000	1.0000	98.81
32.5	30,610		0.0000	1.0000	98.81
33.5	30,610		0.0000	1.0000	98.81
34.5	30,610	541	0.0177	0.9823	98.81
35.5	14,829		0.0000	1.0000	97.06
36.5	14,829		0.0000	1.0000	97.06
37.5	14,829		0.0000	1.0000	97.06
38.5	14,829		0.0000	1.0000	97.06

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.10 POWER GENERATION EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1959-2008			EXPERIENCE BAND 1959-2008		
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	14,829		0.0000	1.0000	97.06
40.5	14,829		0.0000	1.0000	97.06
41.5	14,829		0.0000	1.0000	97.06
42.5	14,829		0.0000	1.0000	97.06
43.5	14,829		0.0000	1.0000	97.06
44.5	14,829		0.0000	1.0000	97.06
45.5	14,829		0.0000	1.0000	97.06
46.5	14,829		0.0000	1.0000	97.06
47.5	14,829		0.0000	1.0000	97.06
48.5	14,829		0.0000	1.0000	97.06
49.5					97.06

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MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.20 BOILER PLANT EQUIPMENT

ORIGINAL LIFE TABLE

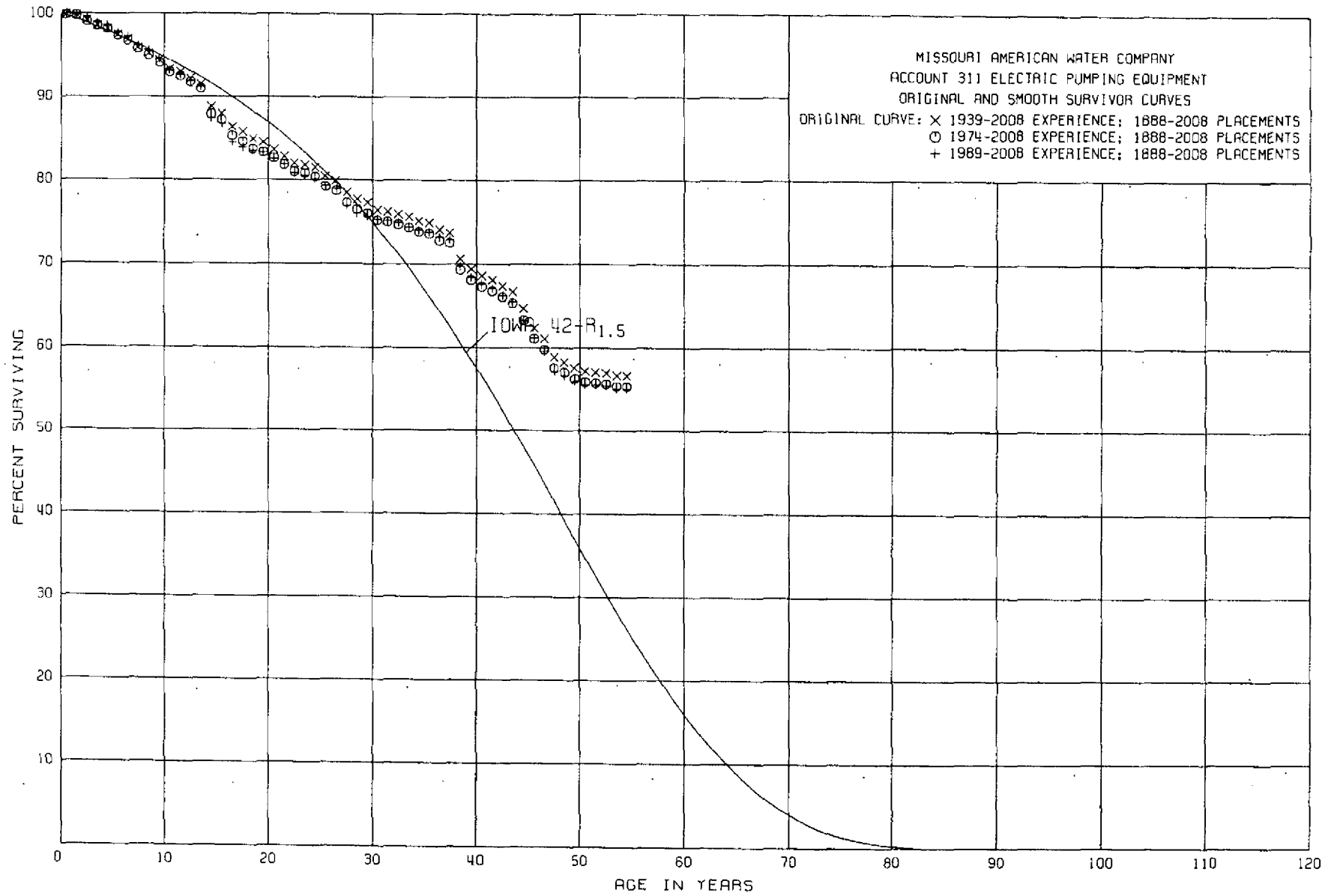
PLACEMENT BAND 1954-1954			EXPERIENCE BAND 1954-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	348		0.0000	1.0000	100.00
0.5	348		0.0000	1.0000	100.00
1.5	348		0.0000	1.0000	100.00
2.5	348		0.0000	1.0000	100.00
3.5	348		0.0000	1.0000	100.00
4.5	348		0.0000	1.0000	100.00
5.5	348		0.0000	1.0000	100.00
6.5	348		0.0000	1.0000	100.00
7.5	348		0.0000	1.0000	100.00
8.5	348		0.0000	1.0000	100.00
9.5	348		0.0000	1.0000	100.00
10.5	348		0.0000	1.0000	100.00
11.5	348		0.0000	1.0000	100.00
12.5	348		0.0000	1.0000	100.00
13.5	348		0.0000	1.0000	100.00
14.5	348		0.0000	1.0000	100.00
15.5	348		0.0000	1.0000	100.00
16.5	348		0.0000	1.0000	100.00
17.5	348		0.0000	1.0000	100.00
18.5	348		0.0000	1.0000	100.00
19.5	348		0.0000	1.0000	100.00
20.5	348		0.0000	1.0000	100.00
21.5	348		0.0000	1.0000	100.00
22.5	348		0.0000	1.0000	100.00
23.5	348		0.0000	1.0000	100.00
24.5	348		0.0000	1.0000	100.00
25.5	348		0.0000	1.0000	100.00
26.5	348		0.0000	1.0000	100.00
27.5	348		0.0000	1.0000	100.00
28.5	348		0.0000	1.0000	100.00
29.5	348		0.0000	1.0000	100.00
30.5	348		0.0000	1.0000	100.00
31.5	348		0.0000	1.0000	100.00
32.5	348		0.0000	1.0000	100.00
33.5	348		0.0000	1.0000	100.00
34.5	348		0.0000	1.0000	100.00
35.5	348		0.0000	1.0000	100.00
36.5	348		0.0000	1.0000	100.00
37.5	348		0.0000	1.0000	100.00
38.5	348		0.0000	1.0000	100.00

MISSOURI AMERICAN WATER COMPANY
 . ACCOUNT 310.20 BOILER PLANT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1954-1954			EXPERIENCE BAND 1954-2008			
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	348		0.0000	1.0000	100.00	
40.5	348		0.0000	1.0000	100.00	
41.5	348		0.0000	1.0000	100.00	
42.5	348		0.0000	1.0000	100.00	
43.5	348		0.0000	1.0000	100.00	
44.5	348		0.0000	1.0000	100.00	
45.5	348		0.0000	1.0000	100.00	
46.5	348		0.0000	1.0000	100.00	
47.5	348		0.0000	1.0000	100.00	
48.5	348		0.0000	1.0000	100.00	
49.5	348		0.0000	1.0000	100.00	
50.5	348		0.0000	1.0000	100.00	
51.5	348		0.0000	1.0000	100.00	
52.5	348		0.0000	1.0000	100.00	
53.5	348		0.0000	1.0000	100.00	
54.5						

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MISSOURI AMERICAN WATER COMPANY

ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

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	63,766,105	22,615	0.0004	0.9996	100.00
0.5	58,487,665	89,039	0.0015	0.9985	99.96
1.5	51,061,486	320,751	0.0063	0.9937	99.81
2.5	49,630,678	302,834	0.0061	0.9939	99.18
3.5	49,123,569	181,108	0.0037	0.9963	98.58
4.5	48,748,857	369,326	0.0076	0.9924	98.22
5.5	47,934,244	281,366	0.0059	0.9941	97.47
6.5	47,004,549	463,088	0.0099	0.9901	96.89
7.5	45,710,923	341,960	0.0075	0.9925	95.93
8.5	39,545,514	343,890	0.0087	0.9913	95.21
9.5	36,929,099	379,576	0.0103	0.9897	94.38
10.5	34,731,200	161,648	0.0047	0.9953	93.41
11.5	31,805,306	246,621	0.0078	0.9922	92.97
12.5	30,774,105	243,238	0.0079	0.9921	92.24
13.5	29,609,701	877,867	0.0296	0.9704	91.51
14.5	27,519,720	239,208	0.0087	0.9913	88.80
15.5	24,360,856	452,611	0.0186	0.9814	88.03
16.5	23,494,468	169,679	0.0072	0.9928	86.39
17.5	19,313,023	198,612	0.0103	0.9897	85.77
18.5	18,182,308	78,226	0.0043	0.9957	84.89
19.5	16,268,359	170,348	0.0105	0.9895	84.52
20.5	15,528,885	149,310	0.0096	0.9904	83.63
21.5	14,903,097	143,625	0.0096	0.9904	82.83
22.5	13,441,504	38,261	0.0028	0.9972	82.03
23.5	12,384,843	51,436	0.0042	0.9958	81.80
24.5	11,734,807	157,962	0.0135	0.9865	81.46
25.5	11,372,556	70,837	0.0062	0.9938	80.36
26.5	10,602,010	186,563	0.0176	0.9824	79.86
27.5	10,222,395	96,159	0.0094	0.9906	78.45
28.5	9,927,947	55,716	0.0056	0.9944	77.71
29.5	9,588,333	108,136	0.0113	0.9887	77.27
30.5	9,210,073	26,767	0.0029	0.9971	76.40
31.5	8,637,733	30,164	0.0035	0.9965	76.18
32.5	8,387,972	39,000	0.0046	0.9954	75.91
33.5	8,248,211	53,143	0.0064	0.9936	75.56
34.5	8,133,450	25,251	0.0031	0.9969	75.08
35.5	7,606,399	79,670	0.0105	0.9895	74.85
36.5	7,275,190	35,889	0.0049	0.9951	74.06
37.5	6,245,308	264,278	0.0423	0.9577	73.70
38.5	5,723,378	95,443	0.0167	0.9833	70.58

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT
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	5,544,709	62,839	0.0113	0.9887	69.40
40.5	4,438,068	32,118	0.0072	0.9928	68.62
41.5	4,224,212	42,710	0.0101	0.9899	68.13
42.5	4,078,657	43,973	0.0108	0.9892	67.44
43.5	3,956,264	120,453	0.0304	0.9696	66.71
44.5	3,451,582	119,315	0.0346	0.9654	64.68
45.5	3,317,152	72,818	0.0220	0.9780	62.44
46.5	3,088,268	109,047	0.0353	0.9647	61.07
47.5	2,753,440	27,122	0.0099	0.9901	58.91
48.5	2,597,634	34,431	0.0133	0.9867	58.33
49.5	2,555,588	17,410	0.0068	0.9932	57.55
50.5	2,532,932	2,592	0.0010	0.9990	57.16
51.5	2,471,368	5,057	0.0020	0.9980	57.10
52.5	2,258,846	12,833	0.0057	0.9943	56.99
53.5	1,437,684	441	0.0003	0.9997	56.67
54.5	1,183,869	540	0.0005	0.9995	56.65
55.5	915,866	5,066	0.0055	0.9945	56.62
56.5	909,225	600	0.0007	0.9993	56.31
57.5	697,697	7,624	0.0109	0.9891	56.27
58.5	619,769	660	0.0011	0.9989	55.66
59.5	565,667	610	0.0011	0.9989	55.60
60.5	453,370	13,718	0.0303	0.9697	55.54
61.5	397,843	11,342	0.0285	0.9715	53.86
62.5	386,156	1,066	0.0028	0.9972	52.32
63.5	384,222	4,074	0.0106	0.9894	52.17
64.5	379,718	507	0.0013	0.9987	51.62
65.5	379,013		0.0000	1.0000	51.55
66.5	378,515	10,133	0.0268	0.9732	51.55
67.5	366,465	171	0.0005	0.9995	50.17
68.5	364,064	3,275	0.0090	0.9910	50.14
69.5	300,144	12,461	0.0415	0.9585	49.69
70.5	198,835		0.0000	1.0000	47.63
71.5	198,625		0.0000	1.0000	47.63
72.5	198,625	30	0.0002	0.9998	47.63
73.5	198,139		0.0000	1.0000	47.62
74.5	197,161	3,980	0.0202	0.9798	47.62
75.5	192,861	82	0.0004	0.9996	46.66
76.5	191,583	1,197	0.0062	0.9938	46.64
77.5	28,437		0.0000	1.0000	46.35
78.5	28,437		0.0000	1.0000	46.35
79.5	28,437		0.0000	1.0000	46.35

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT
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	28,437		0.0000	1.0000	46.35
81.5	18,790		0.0000	1.0000	46.35
82.5	8,800		0.0000	1.0000	46.35
83.5	8,800		0.0000	1.0000	46.35
84.5	8,800		0.0000	1.0000	46.35
85.5	8,763		0.0000	1.0000	46.35
86.5	8,763		0.0000	1.0000	46.35
87.5	8,763		0.0000	1.0000	46.35
88.5	8,763		0.0000	1.0000	46.35
89.5	8,763		0.0000	1.0000	46.35
90.5	8,763		0.0000	1.0000	46.35
91.5	8,763		0.0000	1.0000	46.35
92.5	8,763		0.0000	1.0000	46.35
93.5	8,763		0.0000	1.0000	46.35
94.5	8,234		0.0000	1.0000	46.35
95.5	8,234		0.0000	1.0000	46.35
96.5	8,234		0.0000	1.0000	46.35
97.5	8,234		0.0000	1.0000	46.35
98.5	5,236		0.0000	1.0000	46.35
99.5	5,122		0.0000	1.0000	46.35
100.5	5,122		0.0000	1.0000	46.35
101.5	5,122		0.0000	1.0000	46.35
102.5	5,122	1,099	0.2146	0.7854	46.35
103.5	4,023		0.0000	1.0000	36.40
104.5	4,023		0.0000	1.0000	36.40
105.5	4,023		0.0000	1.0000	36.40
106.5	4,023		0.0000	1.0000	36.40
107.5	1,697		0.0000	1.0000	36.40
108.5	1,697		0.0000	1.0000	36.40
109.5	1,697	1,626	0.9582	0.0418	36.40
110.5	71		0.0000	1.0000	1.52
111.5	71		0.0000	1.0000	1.52
112.5	71		0.0000	1.0000	1.52
113.5	71		0.0000	1.0000	1.52
114.5	71		0.0000	1.0000	1.52
115.5	71		0.0000	1.0000	1.52
116.5	71		0.0000	1.0000	1.52
117.5	71		0.0000	1.0000	1.52
118.5	71		0.0000	1.0000	1.52
119.5	71		0.0000	1.0000	1.52
120.5					1.52

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2008			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	53,891,450	5,818	0.0001	0.9999	100.00
0.5	49,187,319	83,922	0.0017	0.9983	99.99
1.5	42,129,133	310,762	0.0074	0.9926	99.82
2.5	41,840,853	210,475	0.0050	0.9950	99.08
3.5	41,722,451	162,157	0.0039	0.9961	98.58
4.5	41,487,317	357,311	0.0086	0.9914	98.20
5.5	42,116,409	259,453	0.0062	0.9938	97.36
6.5	41,462,682	425,406	0.0103	0.9897	96.76
7.5	40,104,855	318,777	0.0079	0.9921	95.76
8.5	34,054,604	328,277	0.0096	0.9904	95.00
9.5	32,046,353	373,814	0.0117	0.9883	94.09
10.5	29,975,287	145,855	0.0049	0.9951	92.99
11.5	27,495,456	222,253	0.0081	0.9919	92.53
12.5	26,727,212	230,944	0.0086	0.9914	91.78
13.5	25,816,130	873,759	0.0338	0.9662	90.99
14.5	23,746,291	194,651	0.0082	0.9918	87.91
15.5	20,646,484	443,110	0.0215	0.9785	87.19
16.5	19,894,400	160,216	0.0081	0.9919	85.32
17.5	16,163,946	177,674	0.0110	0.9890	84.63
18.5	16,054,385	70,457	0.0044	0.9956	83.70
19.5	14,587,709	133,251	0.0091	0.9909	83.33
20.5	14,371,067	130,902	0.0091	0.9909	82.57
21.5	13,768,309	141,954	0.0103	0.9897	81.82
22.5	12,413,439	36,295	0.0029	0.9971	80.98
23.5	11,507,766	51,409	0.0045	0.9955	80.75
24.5	10,937,526	157,908	0.0144	0.9856	80.39
25.5	10,756,352	70,466	0.0066	0.9934	79.23
26.5	10,070,204	186,158	0.0185	0.9815	78.71
27.5	9,707,718	95,903	0.0099	0.9901	77.25
28.5	9,414,898	55,502	0.0059	0.9941	76.49
29.5	9,075,962	99,514	0.0110	0.9890	76.04
30.5	8,706,624	25,257	0.0029	0.9971	75.20
31.5	8,136,752	30,164	0.0037	0.9963	74.98
32.5	7,906,778	38,805	0.0049	0.9951	74.70
33.5	7,769,494	51,893	0.0067	0.9933	74.33
34.5	7,718,863	25,207	0.0033	0.9967	73.83
35.5	7,319,139	77,695	0.0106	0.9894	73.59
36.5	6,990,722	30,076	0.0043	0.9957	72.81
37.5	5,966,479	261,831	0.0439	0.9561	72.50
38.5	5,448,119	95,204	0.0175	0.9825	69.32

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2008			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	5,270,667	62,839	0.0119	0.9881	68.11
40.5	4,165,051	32,118	0.0077	0.9923	67.30
41.5	3,963,155	42,710	0.0108	0.9892	66.78
42.5	4,028,774	43,973	0.0109	0.9891	66.06
43.5	3,916,670	120,453	0.0308	0.9692	65.34
44.5	3,412,386	119,315	0.0350	0.9650	63.33
45.5	3,278,093	72,818	0.0222	0.9778	61.11
46.5	3,058,856	109,047	0.0356	0.9644	59.75
47.5	2,737,816	27,122	0.0099	0.9901	57.62
48.5	2,583,418	34,431	0.0133	0.9867	57.05
49.5	2,541,372	17,410	0.0069	0.9931	56.29
50.5	2,518,682	2,592	0.0010	0.9990	55.90
51.5	2,457,118	5,057	0.0021	0.9979	55.84
52.5	2,244,669	12,833	0.0057	0.9943	55.72
53.5	1,423,599	441	0.0003	0.9997	55.40
54.5	1,169,784	540	0.0005	0.9995	55.38
55.5	901,781	5,012	0.0056	0.9944	55.35
56.5	898,853	600	0.0007	0.9993	55.04
57.5	687,325	7,624	0.0111	0.9889	55.00
58.5	610,561	660	0.0011	0.9989	54.39
59.5	557,433	610	0.0011	0.9989	54.33
60.5	445,136	13,718	0.0308	0.9692	54.27
61.5	389,609	11,342	0.0291	0.9709	52.60
62.5	377,923	1,066	0.0028	0.9972	51.07
63.5	378,986	4,074	0.0107	0.9893	50.93
64.5	374,596	507	0.0014	0.9986	50.39
65.5	373,891		0.0000	1.0000	50.32
66.5	373,393	10,133	0.0271	0.9729	50.32
67.5	361,343	171	0.0005	0.9995	48.96
68.5	358,942	3,275	0.0091	0.9909	48.94
69.5	295,022	12,461	0.0422	0.9578	48.49
70.5	193,713		0.0000	1.0000	46.44
71.5	193,503		0.0000	1.0000	46.44
72.5	195,829	30	0.0002	0.9998	46.44
73.5	195,344		0.0000	1.0000	46.43
74.5	194,365	3,980	0.0205	0.9795	46.43
75.5	190,066	82	0.0004	0.9996	45.48
76.5	189,887	1,197	0.0063	0.9937	45.46
77.5	26,740		0.0000	1.0000	45.17
78.5	26,740		0.0000	1.0000	45.17
79.5	26,740		0.0000	1.0000	45.17

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2008			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
80.5	26,740		0.0000	1.0000	45.17
81.5	17,094		0.0000	1.0000	45.17
82.5	7,103		0.0000	1.0000	45.17
83.5	8,729		0.0000	1.0000	45.17
84.5	8,729		0.0000	1.0000	45.17
85.5	8,763		0.0000	1.0000	45.17
86.5	8,763		0.0000	1.0000	45.17
87.5	8,763		0.0000	1.0000	45.17
88.5	8,763		0.0000	1.0000	45.17
89.5	8,763		0.0000	1.0000	45.17
90.5	8,763		0.0000	1.0000	45.17
91.5	8,763		0.0000	1.0000	45.17
92.5	8,763		0.0000	1.0000	45.17
93.5	8,763		0.0000	1.0000	45.17
94.5	8,234		0.0000	1.0000	45.17
95.5	8,234		0.0000	1.0000	45.17
96.5	8,234		0.0000	1.0000	45.17
97.5	8,234		0.0000	1.0000	45.17
98.5	5,236		0.0000	1.0000	45.17
99.5	5,122		0.0000	1.0000	45.17
100.5	5,122		0.0000	1.0000	45.17
101.5	5,122		0.0000	1.0000	45.17
102.5	5,122	1,099	0.2146	0.7854	45.17
103.5	4,023		0.0000	1.0000	35.48
104.5	4,023		0.0000	1.0000	35.48
105.5	4,023		0.0000	1.0000	35.48
106.5	4,023		0.0000	1.0000	35.48
107.5	1,697		0.0000	1.0000	35.48
108.5	1,697		0.0000	1.0000	35.48
109.5	1,697	1,626	0.9582	0.0418	35.48
110.5	71		0.0000	1.0000	1.48
111.5	71		0.0000	1.0000	1.48
112.5	71		0.0000	1.0000	1.48
113.5	71		0.0000	1.0000	1.48
114.5	71		0.0000	1.0000	1.48
115.5	71		0.0000	1.0000	1.48
116.5	71		0.0000	1.0000	1.48
117.5	71		0.0000	1.0000	1.48
118.5	71		0.0000	1.0000	1.48
119.5	71		0.0000	1.0000	1.48
120.5					1.48

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1989-2008		
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	44,260,479	1,061	0.0000	1.0000	100.00
0.5	39,648,322	67,326	0.0017	0.9983	100.00
1.5	32,760,229	124,690	0.0038	0.9962	99.83
2.5	33,728,242	195,830	0.0058	0.9942	99.45
3.5	34,327,363	104,849	0.0031	0.9969	98.87
4.5	35,237,813	315,560	0.0090	0.9910	98.56
5.5	34,643,047	136,820	0.0039	0.9961	97.67
6.5	34,605,403	391,621	0.0113	0.9887	97.29
7.5	33,420,287	207,205	0.0062	0.9938	96.19
8.5	27,620,399	304,172	0.0110	0.9890	95.59
9.5	25,359,226	359,348	0.0142	0.9858	94.54
10.5	23,559,513	124,359	0.0053	0.9947	93.20
11.5	21,436,755	190,495	0.0089	0.9911	92.71
12.5	20,730,353	164,374	0.0079	0.9921	91.88
13.5	19,761,661	812,730	0.0411	0.9589	91.15
14.5	17,800,714	126,032	0.0071	0.9929	87.40
15.5	15,375,177	402,494	0.0262	0.9738	86.78
16.5	14,891,817	109,755	0.0074	0.9926	84.51
17.5	11,816,584	50,702	0.0043	0.9957	83.88
18.5	11,117,082	35,145	0.0032	0.9968	83.52
19.5	9,341,878	84,543	0.0090	0.9910	83.25
20.5	9,868,627	76,691	0.0078	0.9922	82.50
21.5	9,545,373	128,135	0.0134	0.9866	81.86
22.5	8,236,263	24,972	0.0030	0.9970	80.76
23.5	7,273,820	37,924	0.0052	0.9948	80.52
24.5	7,190,260	71,024	0.0099	0.9901	80.10
25.5	7,002,673	37,923	0.0054	0.9946	79.31
26.5	6,643,797	170,322	0.0256	0.9744	78.88
27.5	6,486,058	77,188	0.0119	0.9881	76.86
28.5	6,381,561	24,328	0.0038	0.9962	75.95
29.5	6,088,550	29,671	0.0049	0.9951	75.66
30.5	5,798,982	13,195	0.0023	0.9977	75.29
31.5	5,278,438	15,637	0.0030	0.9970	75.12
32.5	5,454,254	32,560	0.0060	0.9940	74.89
33.5	6,281,295	35,708	0.0057	0.9943	74.44
34.5	6,588,368	16,502	0.0025	0.9975	74.02
35.5	6,524,103	52,742	0.0081	0.9919	73.83
36.5	6,227,372	29,954	0.0048	0.9952	73.23
37.5	5,295,858	230,883	0.0436	0.9564	72.88
38.5	4,924,107	92,307	0.0187	0.9813	69.70

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

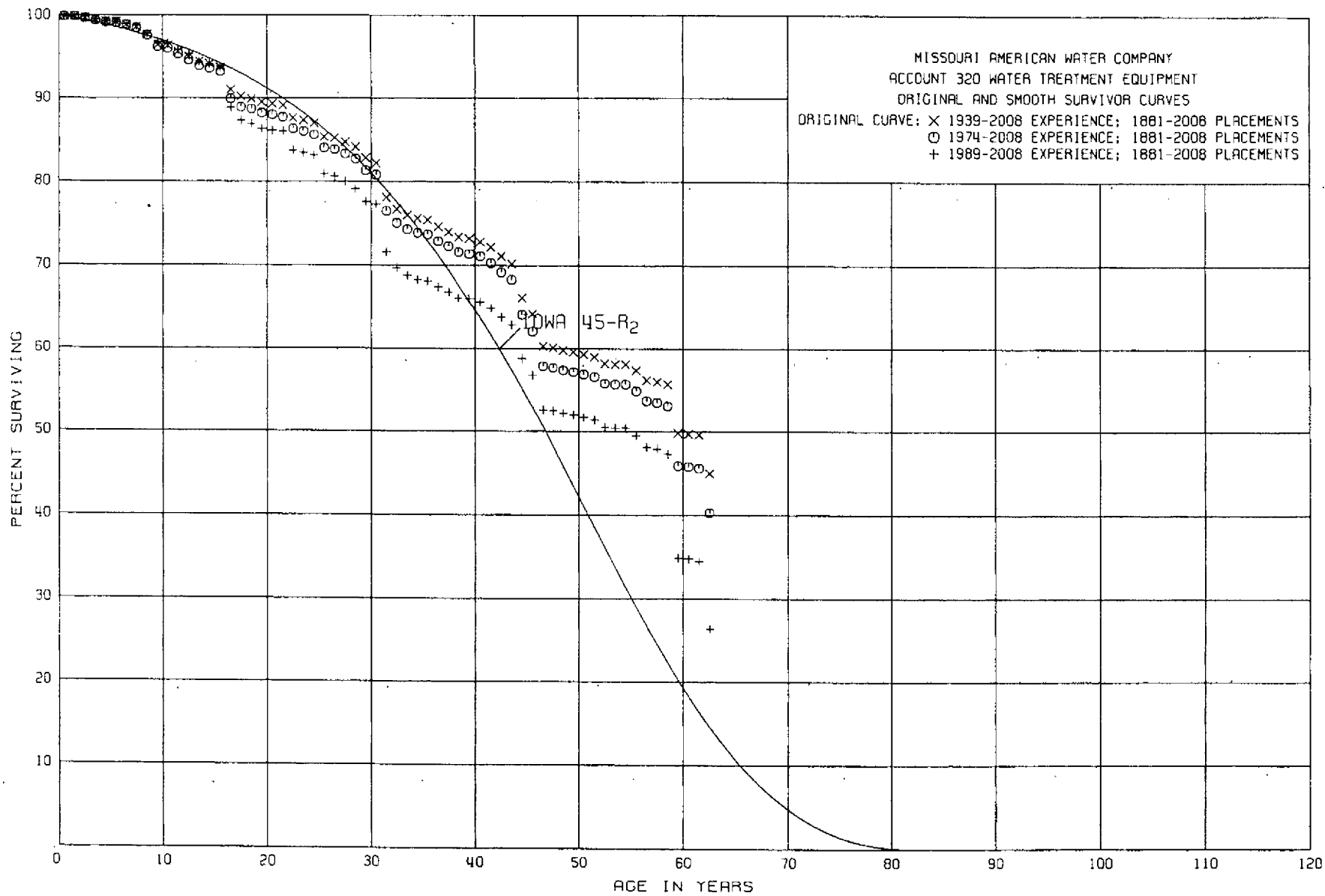
PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1989-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	4,819,749	55,219	0.0115	0.9885	68.40
40.5	3,887,179	32,118	0.0083	0.9917	67.61
41.5	3,737,298	42,305	0.0113	0.9887	67.05
42.5	3,608,480	43,973	0.0122	0.9878	66.29
43.5	3,488,024	119,615	0.0343	0.9657	65.48
44.5	2,984,758	96,228	0.0322	0.9678	63.23
45.5	2,873,716	72,723	0.0253	0.9747	61.19
46.5	2,645,884	108,162	0.0409	0.9591	59.64
47.5	2,331,553	21,876	0.0094	0.9906	57.20
48.5	2,181,648	24,350	0.0112	0.9888	56.66
49.5	2,212,565	16,229	0.0073	0.9927	56.03
50.5	2,292,439	1,392	0.0006	0.9994	55.62
51.5	2,232,891	5,057	0.0023	0.9977	55.59
52.5	2,022,522	11,995	0.0059	0.9941	55.46
53.5	1,202,683	252	0.0002	0.9998	55.13
54.5	950,035	211	0.0002	0.9998	55.12
55.5	683,291	4,817	0.0070	0.9930	55.11
56.5	689,958	600	0.0009	0.9991	54.72
57.5	657,454	5,238	0.0080	0.9920	54.67
58.5	581,983	660	0.0011	0.9989	54.23
59.5	527,880	610	0.0012	0.9988	54.17
60.5	415,666	13,718	0.0330	0.9670	54.10
61.5	369,786	10,542	0.0285	0.9715	52.31
62.5	368,889	995	0.0027	0.9973	50.82
63.5	370,061	3,981	0.0108	0.9892	50.68
64.5	365,650	507	0.0014	0.9986	50.13
65.5	364,982		0.0000	1.0000	50.06
66.5	364,484	6,474	0.0178	0.9822	50.06
67.5	356,093	171	0.0005	0.9995	49.17
68.5	353,692	2,111	0.0060	0.9940	49.15
69.5	290,936	12,461	0.0428	0.9572	48.86
70.5	189,627		0.0000	1.0000	46.77
71.5	189,417		0.0000	1.0000	46.77
72.5	189,417	30	0.0002	0.9998	46.77
73.5	188,931		0.0000	1.0000	46.76
74.5	188,927	3,980	0.0211	0.9789	46.76
75.5	184,627	82	0.0004	0.9996	45.77
76.5	183,349	1,197	0.0065	0.9935	45.75
77.5	20,203		0.0000	1.0000	45.45
78.5	23,201		0.0000	1.0000	45.45
79.5	23,315		0.0000	1.0000	45.45

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 311 ELECTRIC PUMPING EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2008			EXPERIENCE BAND 1989-2008		
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	23,315		0.0000	1.0000	45.45
81.5	13,668		0.0000	1.0000	45.45
82.5	3,678		0.0000	1.0000	45.45
83.5	3,678		0.0000	1.0000	45.45
84.5	3,678		0.0000	1.0000	45.45
85.5	3,641		0.0000	1.0000	45.45
86.5	3,641		0.0000	1.0000	45.45
87.5	5,967		0.0000	1.0000	45.45
88.5	5,967		0.0000	1.0000	45.45
89.5	5,967		0.0000	1.0000	45.45
90.5	5,967		0.0000	1.0000	45.45
91.5	7,066		0.0000	1.0000	45.45
92.5	7,066		0.0000	1.0000	45.45
93.5	7,066		0.0000	1.0000	45.45
94.5	6,537		0.0000	1.0000	45.45
95.5	6,537		0.0000	1.0000	45.45
96.5	6,537		0.0000	1.0000	45.45
97.5	6,537		0.0000	1.0000	45.45
98.5	5,165		0.0000	1.0000	45.45
99.5	5,051		0.0000	1.0000	45.45
100.5	5,122		0.0000	1.0000	45.45
101.5	5,122		0.0000	1.0000	45.45
102.5	5,122	1,099	0.2146	0.7854	45.45
103.5	4,023		0.0000	1.0000	35.70
104.5	4,023		0.0000	1.0000	35.70
105.5	4,023		0.0000	1.0000	35.70
106.5	4,023		0.0000	1.0000	35.70
107.5	1,697		0.0000	1.0000	35.70
108.5	1,697		0.0000	1.0000	35.70
109.5	1,697	1,626	0.9582	0.0418	35.70
110.5	71		0.0000	1.0000	1.49
111.5	71		0.0000	1.0000	1.49
112.5	71		0.0000	1.0000	1.49
113.5	71		0.0000	1.0000	1.49
114.5	71		0.0000	1.0000	1.49
115.5	71		0.0000	1.0000	1.49
116.5	71		0.0000	1.0000	1.49
117.5	71		0.0000	1.0000	1.49
118.5	71		0.0000	1.0000	1.49
119.5	71		0.0000	1.0000	1.49
120.5					1.49

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MISSOURI AMERICAN WATER COMPANY

ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1881-2008

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	118,400,423	6,472	0.0001	0.9999	100.00
0.5	92,654,994	49,848	0.0005	0.9995	99.99
1.5	87,443,824	175,679	0.0020	0.9980	99.94
2.5	86,083,885	231,132	0.0027	0.9973	99.74
3.5	84,679,705	146,075	0.0017	0.9983	99.47
4.5	83,591,557	89,690	0.0011	0.9989	99.30
5.5	82,327,593	203,802	0.0025	0.9975	99.19
6.5	80,716,581	275,340	0.0034	0.9966	98.94
7.5	79,923,008	715,566	0.0090	0.9910	98.60
8.5	53,913,188	703,678	0.0131	0.9869	97.71
9.5	51,105,355	78,391	0.0015	0.9985	96.43
10.5	47,447,590	347,229	0.0073	0.9927	96.29
11.5	43,942,809	268,130	0.0061	0.9939	95.59
12.5	41,270,525	277,407	0.0067	0.9933	95.01
13.5	39,561,729	101,717	0.0026	0.9974	94.37
14.5	37,486,405	156,659	0.0042	0.9958	94.12
15.5	25,578,224	747,793	0.0292	0.9708	93.72
16.5	23,983,402	215,864	0.0090	0.9910	90.98
17.5	22,408,114	64,491	0.0029	0.9971	90.16
18.5	21,821,079	104,222	0.0048	0.9952	89.90
19.5	19,150,840	38,547	0.0020	0.9980	89.47
20.5	18,812,921	50,003	0.0027	0.9973	89.29
21.5	18,438,900	307,817	0.0167	0.9833	89.05
22.5	18,053,818	52,374	0.0029	0.9971	87.56
23.5	15,652,076	63,173	0.0040	0.9960	87.31
24.5	15,290,790	284,715	0.0186	0.9814	86.96
25.5	14,914,020	33,516	0.0022	0.9978	85.34
26.5	14,844,793	71,908	0.0048	0.9952	85.15
27.5	14,669,343	115,163	0.0079	0.9921	84.74
28.5	14,384,106	223,635	0.0155	0.9845	84.07
29.5	13,874,349	95,437	0.0069	0.9931	82.77
30.5	13,708,609	686,879	0.0501	0.9499	82.20
31.5	11,574,403	199,471	0.0172	0.9828	78.08
32.5	11,356,558	108,201	0.0095	0.9905	76.74
33.5	11,225,887	56,385	0.0050	0.9950	76.01
34.5	11,129,654	37,028	0.0033	0.9967	75.63
35.5	10,207,416	100,179	0.0098	0.9902	75.38
36.5	10,059,168	87,690	0.0087	0.9913	74.64
37.5	8,404,656	68,126	0.0081	0.9919	73.99
38.5	8,299,862	19,835	0.0024	0.9976	73.39

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2008			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	8,229,927	42,605	0.0052	0.9948	73.21
40.5	7,295,888	67,243	0.0092	0.9908	72.83
41.5	7,217,182	110,060	0.0152	0.9848	72.16
42.5	7,076,784	89,664	0.0127	0.9873	71.06
43.5	6,348,533	366,986	0.0578	0.9422	70.16
44.5	5,131,807	144,464	0.0282	0.9718	66.10
45.5	4,972,694	307,976	0.0619	0.9381	64.24
46.5	4,630,450	12,000	0.0026	0.9974	60.26
47.5	4,588,224	27,014	0.0059	0.9941	60.10
48.5	4,135,150	12,084	0.0029	0.9971	59.75
49.5	3,258,661	14,904	0.0046	0.9954	59.58
50.5	3,244,760	15,342	0.0047	0.9953	59.31
51.5	3,185,110	46,281	0.0145	0.9855	59.03
52.5	2,856,545	2,310	0.0008	0.9992	58.17
53.5	2,380,224	280	0.0001	0.9999	58.12
54.5	1,994,012	26,189	0.0131	0.9869	58.11
55.5	1,704,747	33,882	0.0199	0.9801	57.35
56.5	1,215,882	4,256	0.0035	0.9965	56.21
57.5	892,761	5,298	0.0059	0.9941	56.01
58.5	764,793	81,054	0.1060	0.8940	55.68
59.5	683,298	946	0.0014	0.9986	49.78
60.5	682,258	2,159	0.0032	0.9968	49.71
61.5	679,669	62,572	0.0921	0.9079	49.55
62.5	615,186	1,346	0.0022	0.9978	44.99
63.5	613,840	243	0.0004	0.9996	44.89
64.5	613,567		0.0000	1.0000	44.87
65.5	613,496		0.0000	1.0000	44.87
66.5	613,172	3,264	0.0053	0.9947	44.87
67.5	609,908		0.0000	1.0000	44.63
68.5	608,299	700	0.0012	0.9988	44.63
69.5	607,492	3,002	0.0049	0.9951	44.58
70.5	518,307		0.0000	1.0000	44.36
71.5	509,873	77	0.0002	0.9998	44.36
72.5	509,709	182	0.0004	0.9996	44.35
73.5	509,392	203	0.0004	0.9996	44.33
74.5	499,091	227,020	0.4549	0.5451	44.31
75.5	271,953		0.0000	1.0000	24.15
76.5	271,625		0.0000	1.0000	24.15
77.5	233,817		0.0000	1.0000	24.15
78.5	231,693		0.0000	1.0000	24.15

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2008			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	231,693	1,112	0.0048	0.9952	24.15
80.5	230,570		0.0000	1.0000	24.03
81.5	181,419		0.0000	1.0000	24.03
82.5	181,419		0.0000	1.0000	24.03
83.5	181,419		0.0000	1.0000	24.03
84.5	180,841		0.0000	1.0000	24.03
85.5	180,841		0.0000	1.0000	24.03
86.5	180,841	6,769	0.0374	0.9626	24.03
87.5	173,670	27,872	0.1605	0.8395	23.13
88.5	145,705		0.0000	1.0000	19.42
89.5	145,705		0.0000	1.0000	19.42
90.5	145,705		0.0000	1.0000	19.42
91.5	145,623	48,231	0.3312	0.6688	19.42
92.5	81,886	305	0.0037	0.9963	12.99
93.5	81,411	215	0.0026	0.9974	12.94
94.5	81,197		0.0000	1.0000	12.91
95.5	81,197		0.0000	1.0000	12.91
96.5	81,197		0.0000	1.0000	12.91
97.5	81,197		0.0000	1.0000	12.91
98.5	81,177		0.0000	1.0000	12.91
99.5	80,845		0.0000	1.0000	12.91
100.5	78,259	25,185	0.3218	0.6782	12.91
101.5	52,874	774	0.0146	0.9854	8.76
102.5	43,184	747	0.0173	0.9827	8.63
103.5	37,827		0.0000	1.0000	8.48
104.5	37,827		0.0000	1.0000	8.48
105.5	37,827		0.0000	1.0000	8.48
106.5	37,827		0.0000	1.0000	8.48
107.5	25,691		0.0000	1.0000	8.48
108.5	25,691		0.0000	1.0000	8.48
109.5	25,691		0.0000	1.0000	8.48
110.5	25,691		0.0000	1.0000	8.48
111.5	25,691		0.0000	1.0000	8.48
112.5	25,691		0.0000	1.0000	8.48
113.5	25,691		0.0000	1.0000	8.48
114.5	25,691		0.0000	1.0000	8.48
115.5	25,691		0.0000	1.0000	8.48
116.5	25,691		0.0000	1.0000	8.48
117.5	25,691		0.0000	1.0000	8.48
118.5	25,624		0.0000	1.0000	8.48

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2008

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
119.5	24,923		0.0000	1.0000	8.48
120.5	575		0.0000	1.0000	8.48
121.5	575		0.0000	1.0000	8.48
122.5	575		0.0000	1.0000	8.48
123.5	575		0.0000	1.0000	8.48
124.5	575		0.0000	1.0000	8.48
125.5	575		0.0000	1.0000	8.48
126.5	575		0.0000	1.0000	8.48
127.5					8.48

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1881-2008			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	104,999,461	6,472	0.0001	0.9999	100.00
0.5	80,062,163	48,642	0.0006	0.9994	99.99
1.5	74,920,905	160,271	0.0021	0.9979	99.93
2.5	75,658,511	226,958	0.0030	0.9970	99.72
3.5	74,300,958	136,099	0.0018	0.9982	99.42
4.5	73,943,930	79,983	0.0011	0.9989	99.24
5.5	73,841,560	200,480	0.0027	0.9973	99.13
6.5	72,322,847	271,528	0.0038	0.9962	98.86
7.5	71,525,921	672,437	0.0094	0.9906	98.48
8.5	46,488,682	654,873	0.0141	0.9859	97.55
9.5	44,959,537	64,353	0.0014	0.9986	96.17
10.5	41,467,786	340,145	0.0082	0.9918	96.04
11.5	37,973,661	263,006	0.0069	0.9931	95.25
12.5	35,352,876	272,953	0.0077	0.9923	94.59
13.5	33,932,109	87,711	0.0026	0.9974	93.86
14.5	32,767,595	140,181	0.0043	0.9957	93.62
15.5	20,924,920	744,661	0.0356	0.9644	93.22
16.5	19,400,050	209,316	0.0108	0.9892	89.90
17.5	18,876,721	59,667	0.0032	0.9968	88.93
18.5	19,067,985	102,545	0.0054	0.9946	88.65
19.5	17,146,713	37,660	0.0022	0.9978	88.17
20.5	17,218,257	49,189	0.0029	0.9971	87.98
21.5	17,308,555	288,815	0.0167	0.9833	87.72
22.5	17,113,924	52,212	0.0031	0.9969	86.26
23.5	14,864,979	61,020	0.0041	0.9959	85.99
24.5	14,532,715	282,775	0.0195	0.9805	85.64
25.5	14,216,535	33,513	0.0024	0.9976	83.97
26.5	14,121,640	71,645	0.0051	0.9949	83.77
27.5	13,949,492	114,331	0.0082	0.9918	83.34
28.5	13,667,047	220,178	0.0161	0.9839	82.66
29.5	13,163,037	93,661	0.0071	0.9929	81.33
30.5	12,948,825	683,428	0.0528	0.9472	80.75
31.5	10,818,337	197,709	0.0183	0.9817	76.49
32.5	10,594,586	105,998	0.0100	0.9900	75.09
33.5	10,463,231	56,343	0.0054	0.9946	74.34
34.5	10,368,388	36,408	0.0035	0.9965	73.94
35.5	9,674,831	99,939	0.0103	0.9897	73.68
36.5	9,536,572	87,690	0.0092	0.9908	72.92
37.5	7,875,364	68,054	0.0086	0.9914	72.25
38.5	7,775,215	19,835	0.0026	0.9974	71.63

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2008			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	7,690,767	42,605	0.0055	0.9945	71.44
40.5	6,756,377	67,243	0.0100	0.9900	71.05
41.5	6,672,042	110,060	0.0165	0.9835	70.34
42.5	6,628,200	89,664	0.0135	0.9865	69.18
43.5	5,902,073	362,123	0.0614	0.9386	68.25
44.5	4,690,210	144,464	0.0308	0.9692	64.06
45.5	4,531,107	307,976	0.0680	0.9320	62.09
46.5	4,242,831	12,000	0.0028	0.9972	57.87
47.5	4,200,731	25,735	0.0061	0.9939	57.71
48.5	3,977,692	12,084	0.0030	0.9970	57.36
49.5	3,101,081	14,904	0.0048	0.9952	57.19
50.5	3,062,831	15,342	0.0050	0.9950	56.92
51.5	3,003,181	46,281	0.0154	0.9846	56.64
52.5	2,675,018	2,310	0.0009	0.9991	55.77
53.5	2,198,790	280	0.0001	0.9999	55.72
54.5	1,812,579	26,189	0.0144	0.9856	55.71
55.5	1,523,314	33,882	0.0222	0.9778	54.91
56.5	1,034,531	4,256	0.0041	0.9959	53.69
57.5	726,342	5,298	0.0073	0.9927	53.47
58.5	598,543	81,054	0.1354	0.8646	53.08
59.5	517,049	946	0.0018	0.9982	45.89
60.5	516,008	2,159	0.0042	0.9958	45.81
61.5	539,676	62,572	0.1159	0.8841	45.62
62.5	475,194	1,346	0.0028	0.9972	40.33
63.5	473,868	243	0.0005	0.9995	40.22
64.5	473,926		0.0000	1.0000	40.20
65.5	524,672		0.0000	1.0000	40.20
66.5	524,853	3,264	0.0062	0.9938	40.20
67.5	530,719		0.0000	1.0000	39.95
68.5	533,721	700	0.0013	0.9987	39.95
69.5	532,914	3,002	0.0056	0.9944	39.90
70.5	443,729		0.0000	1.0000	39.68
71.5	438,571	77	0.0002	0.9998	39.68
72.5	450,544	182	0.0004	0.9996	39.67
73.5	450,227	203	0.0005	0.9995	39.65
74.5	465,110	227,020	0.4881	0.5119	39.63
75.5	238,746		0.0000	1.0000	20.29
76.5	245,934		0.0000	1.0000	20.29
77.5	208,126		0.0000	1.0000	20.29
78.5	206,002		0.0000	1.0000	20.29

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2008			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	206,002	1,112	0.0054	0.9946	20.29	
80.5	204,879		0.0000	1.0000	20.18	
81.5	155,728		0.0000	1.0000	20.18	
82.5	155,728		0.0000	1.0000	20.18	
83.5	155,795		0.0000	1.0000	20.18	
84.5	155,918		0.0000	1.0000	20.18	
85.5	180,266		0.0000	1.0000	20.18	
86.5	180,266	6,769	0.0376	0.9624	20.18	
87.5	173,095	27,872	0.1610	0.8390	19.42	
88.5	145,130		0.0000	1.0000	16.29	
89.5	145,130		0.0000	1.0000	16.29	
90.5	145,130		0.0000	1.0000	16.29	
91.5	145,048	48,231	0.3325	0.6675	16.29	
92.5	81,886	305	0.0037	0.9963	10.87	
93.5	81,411	215	0.0026	0.9974	10.83	
94.5	81,197		0.0000	1.0000	10.80	
95.5	81,197		0.0000	1.0000	10.80	
96.5	81,197		0.0000	1.0000	10.80	
97.5	81,197		0.0000	1.0000	10.80	
98.5	81,177		0.0000	1.0000	10.80	
99.5	80,845		0.0000	1.0000	10.80	
100.5	78,259	25,185	0.3218	0.6782	10.80	
101.5	52,874	774	0.0146	0.9854	7.32	
102.5	43,184	747	0.0173	0.9827	7.21	
103.5	37,827		0.0000	1.0000	7.09	
104.5	37,827		0.0000	1.0000	7.09	
105.5	37,827		0.0000	1.0000	7.09	
106.5	37,827		0.0000	1.0000	7.09	
107.5	25,691		0.0000	1.0000	7.09	
108.5	25,691		0.0000	1.0000	7.09	
109.5	25,691		0.0000	1.0000	7.09	
110.5	25,691		0.0000	1.0000	7.09	
111.5	25,691		0.0000	1.0000	7.09	
112.5	25,691		0.0000	1.0000	7.09	
113.5	25,691		0.0000	1.0000	7.09	
114.5	25,691		0.0000	1.0000	7.09	
115.5	25,691		0.0000	1.0000	7.09	
116.5	25,691		0.0000	1.0000	7.09	
117.5	25,691		0.0000	1.0000	7.09	
118.5	25,624		0.0000	1.0000	7.09	

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2008			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
119.5	24,923		0.0000	1.0000	7.09
120.5	575		0.0000	1.0000	7.09
121.5	575		0.0000	1.0000	7.09
122.5	575		0.0000	1.0000	7.09
123.5	575		0.0000	1.0000	7.09
124.5	575		0.0000	1.0000	7.09
125.5	575		0.0000	1.0000	7.09
126.5	575		0.0000	1.0000	7.09
127.5					7.09

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT
ORIGINAL LIFE TABLE

PLACEMENT BAND 1881-2008

EXPERIENCE BAND 1989-2008

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	97,055,061	5,990	0.0001	0.9999	100.00
0.5	71,520,398	47,498	0.0007	0.9993	99.99
1.5	66,691,605	69,654	0.0010	0.9990	99.92
2.5	65,608,015	218,077	0.0033	0.9967	99.82
3.5	66,642,553	120,948	0.0018	0.9982	99.49
4.5	66,553,935	69,337	0.0010	0.9990	99.31
5.5	65,543,684	174,167	0.0027	0.9973	99.21
6.5	64,032,698	162,993	0.0025	0.9975	98.94
7.5	63,494,775	566,119	0.0089	0.9911	98.69
8.5	37,938,305	403,643	0.0106	0.9894	97.81
9.5	35,852,350	52,714	0.0015	0.9985	96.77
10.5	32,489,846	267,675	0.0082	0.9918	96.62
11.5	30,468,095	168,508	0.0055	0.9945	95.83
12.5	27,932,232	256,069	0.0092	0.9908	95.30
13.5	26,041,771	78,596	0.0030	0.9970	94.42
14.5	24,059,059	95,834	0.0040	0.9960	94.14
15.5	13,194,259	704,289	0.0534	0.9466	93.76
16.5	11,716,589	190,535	0.0163	0.9837	88.75
17.5	12,142,396	49,914	0.0041	0.9959	87.30
18.5	11,617,299	85,908	0.0074	0.9926	86.94
19.5	9,684,325	21,861	0.0023	0.9977	86.30
20.5	10,431,732	12,751	0.0012	0.9988	86.10
21.5	10,176,891	273,267	0.0269	0.9731	86.00
22.5	9,885,712	35,486	0.0036	0.9964	83.69
23.5	8,183,884	27,396	0.0033	0.9967	83.39
24.5	9,051,236	244,951	0.0271	0.9729	83.11
25.5	8,852,683	25,660	0.0029	0.9971	80.86
26.5	8,825,406	64,351	0.0073	0.9927	80.63
27.5	8,700,137	99,780	0.0115	0.9885	80.04
28.5	8,907,021	166,967	0.0187	0.9813	79.12
29.5	9,332,150	45,501	0.0049	0.9951	77.64
30.5	9,206,308	674,676	0.0733	0.9267	77.26
31.5	7,146,523	188,650	0.0264	0.9736	71.60
32.5	7,864,969	102,835	0.0131	0.9869	69.71
33.5	8,450,080	56,343	0.0067	0.9933	68.80
34.5	9,079,182	36,408	0.0040	0.9960	68.34
35.5	8,560,358	85,101	0.0099	0.9901	68.07
36.5	8,887,175	86,388	0.0097	0.9903	67.40
37.5	7,408,784	67,887	0.0092	0.9908	66.75
38.5	7,441,689	19,767	0.0027	0.9973	66.14

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2008			EXPERIENCE BAND 1989-2008		
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	7,373,506	41,191	0.0056	0.9944	65.96
40.5	6,496,670	67,243	0.0104	0.9896	65.59
41.5	6,411,037	109,948	0.0171	0.9829	64.91
42.5	6,273,788	88,570	0.0141	0.9859	63.80
43.5	5,548,613	362,123	0.0653	0.9347	62.90
44.5	4,339,371	144,452	0.0333	0.9667	58.79
45.5	4,180,601	307,976	0.0737	0.9263	56.83
46.5	3,839,128	12,000	0.0031	0.9969	52.64
47.5	3,798,365	23,196	0.0061	0.9939	52.48
48.5	3,350,694	11,493	0.0034	0.9966	52.16
49.5	2,475,097	14,904	0.0060	0.9940	51.98
50.5	2,645,409	15,342	0.0058	0.9942	51.67
51.5	2,598,716	46,281	0.0178	0.9822	51.37
52.5	2,275,536	1,452	0.0006	0.9994	50.46
53.5	1,804,646	280	0.0002	0.9998	50.43
54.5	1,429,037	24,875	0.0174	0.9826	50.42
55.5	1,141,509	33,882	0.0297	0.9703	49.54
56.5	654,531	2,065	0.0032	0.9968	48.07
57.5	426,820	5,298	0.0124	0.9876	47.92
58.5	300,975	79,254	0.2633	0.7367	47.33
59.5	221,280	746	0.0034	0.9966	34.87
60.5	220,451	1,559	0.0071	0.9929	34.75
61.5	267,638	62,572	0.2338	0.7662	34.50
62.5	203,281	476	0.0023	0.9977	26.43
63.5	430,759	243	0.0006	0.9994	26.37
64.5	431,063		0.0000	1.0000	26.35
65.5	430,993		0.0000	1.0000	26.35
66.5	430,669	3,264	0.0076	0.9924	26.35
67.5	427,807		0.0000	1.0000	26.15
68.5	426,291	700	0.0016	0.9984	26.15
69.5	425,483	3,002	0.0071	0.9929	26.11
70.5	336,299		0.0000	1.0000	25.92
71.5	327,946		0.0000	1.0000	25.92
72.5	343,367	105	0.0003	0.9997	25.92
73.5	343,297	126	0.0004	0.9996	25.91
74.5	333,073	226,702	0.6806	0.3194	25.90
75.5	106,254		0.0000	1.0000	8.27
76.5	131,632		0.0000	1.0000	8.27
77.5	93,824		0.0000	1.0000	8.27
78.5	91,721		0.0000	1.0000	8.27

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2008 EXPERIENCE BAND 1989-2008

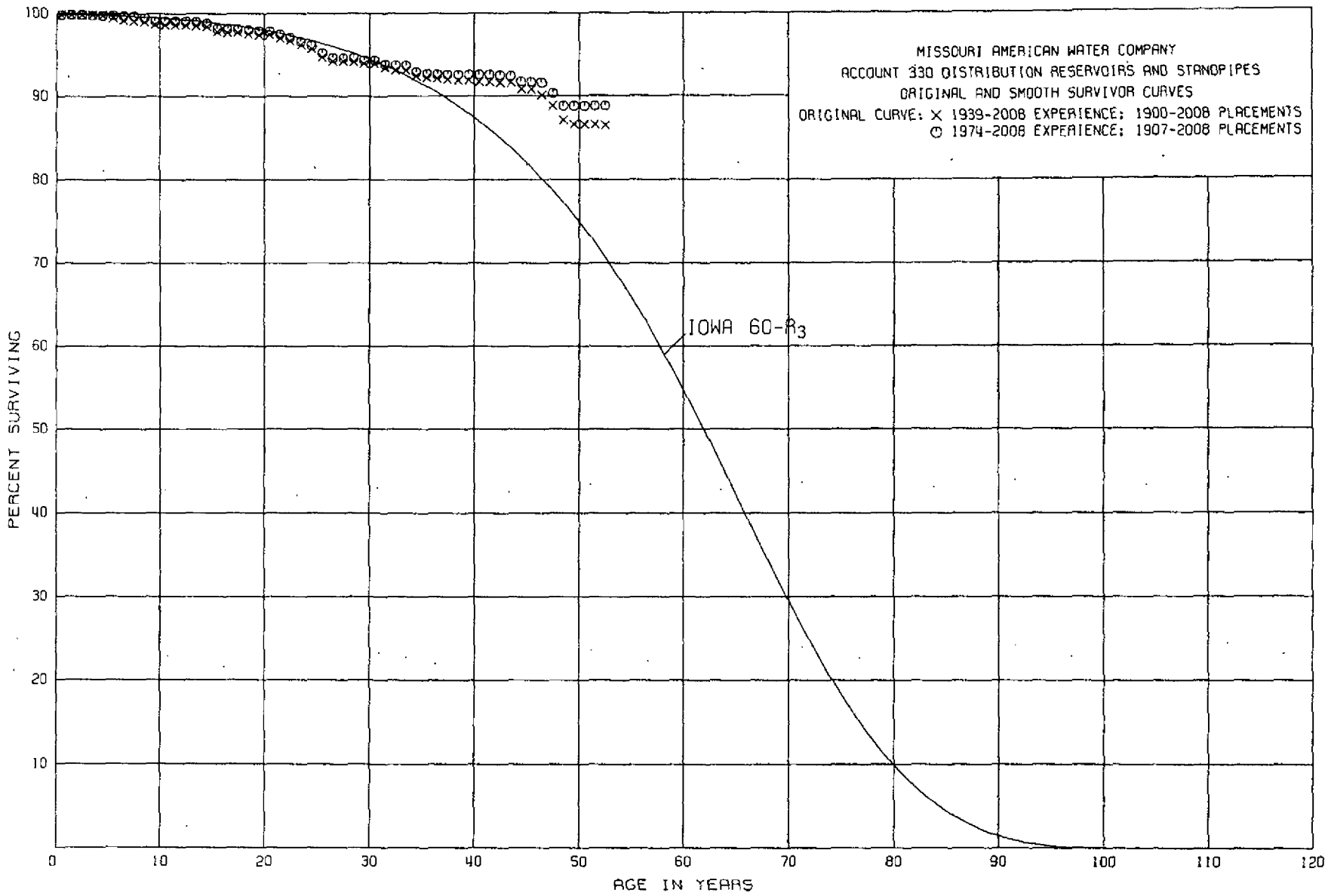
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	92,053	1,112	0.0121	0.9879	8.27
80.5	141,747		0.0000	1.0000	8.17
81.5	93,100		0.0000	1.0000	8.17
82.5	102,231		0.0000	1.0000	8.17
83.5	106,841		0.0000	1.0000	8.17
84.5	106,263		0.0000	1.0000	8.17
85.5	106,263		0.0000	1.0000	8.17
86.5	109,540		0.0000	1.0000	8.17
87.5	121,274	27,872	0.2298	0.7702	8.17
88.5	93,309		0.0000	1.0000	6.29
89.5	118,494		0.0000	1.0000	6.29
90.5	119,268		0.0000	1.0000	6.29
91.5	119,932	48,231	0.4022	0.5978	6.29
92.5	56,195	305	0.0054	0.9946	3.76
93.5	55,720	215	0.0039	0.9961	3.74
94.5	55,506		0.0000	1.0000	3.73
95.5	55,506		0.0000	1.0000	3.73
96.5	55,506		0.0000	1.0000	3.73
97.5	55,506		0.0000	1.0000	3.73
98.5	55,553		0.0000	1.0000	3.73
99.5	55,922		0.0000	1.0000	3.73
100.5	77,684	25,185	0.3242	0.6758	3.73
101.5	52,299	774	0.0148	0.9852	2.52
102.5	42,609	747	0.0175	0.9825	2.48
103.5	37,252		0.0000	1.0000	2.44
104.5	37,252		0.0000	1.0000	2.44
105.5	37,252		0.0000	1.0000	2.44
106.5	37,252		0.0000	1.0000	2.44
107.5	25,691		0.0000	1.0000	2.44
108.5	25,691		0.0000	1.0000	2.44
109.5	25,691		0.0000	1.0000	2.44
110.5	25,691		0.0000	1.0000	2.44
111.5	25,691		0.0000	1.0000	2.44
112.5	25,691		0.0000	1.0000	2.44
113.5	25,691		0.0000	1.0000	2.44
114.5	25,691		0.0000	1.0000	2.44
115.5	25,691		0.0000	1.0000	2.44
116.5	25,691		0.0000	1.0000	2.44
117.5	25,691		0.0000	1.0000	2.44
118.5	25,624		0.0000	1.0000	2.44

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2008			EXPERIENCE BAND 1989-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	24,923		0.0000	1.0000	2.44
120.5	575		0.0000	1.0000	2.44
121.5	575		0.0000	1.0000	2.44
122.5	575		0.0000	1.0000	2.44
123.5	575		0.0000	1.0000	2.44
124.5	575		0.0000	1.0000	2.44
125.5	575		0.0000	1.0000	2.44
126.5	575		0.0000	1.0000	2.44
127.5					2.44

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MISSOURI AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

ORIGINAL LIFE TABLE

PLACEMENT BAND 1900-2008 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	27,334,485		0.0000	1.0000	100.00
0.5	27,146,253	3,839	0.0001	0.9999	100.00
1.5	24,390,311	10,889	0.0004	0.9996	99.99
2.5	24,024,106	19,868	0.0008	0.9992	99.95
3.5	23,151,891	7,875	0.0003	0.9997	99.87
4.5	23,064,565	82,838	0.0036	0.9964	99.84
5.5	22,916,225	54,715	0.0024	0.9976	99.48
6.5	19,506,727	19,812	0.0010	0.9990	99.24
7.5	19,435,892	32,830	0.0017	0.9983	99.14
8.5	18,445,050	51,579	0.0028	0.9972	98.97
9.5	18,124,243	9,578	0.0005	0.9995	98.69
10.5	17,116,183	1,054	0.0001	0.9999	98.64
11.5	15,137,840	3,604	0.0002	0.9998	98.63
12.5	14,299,221	14,234	0.0010	0.9990	98.61
13.5	13,658,504	21,904	0.0016	0.9984	98.51
14.5	13,636,472	78,012	0.0057	0.9943	98.35
15.5	13,497,547	14,092	0.0010	0.9990	97.79
16.5	12,992,764	2,420	0.0002	0.9998	97.69
17.5	12,120,805	16,676	0.0014	0.9986	97.67
18.5	10,951,878	10,730	0.0010	0.9990	97.53
19.5	10,092,926	8,565	0.0008	0.9992	97.43
20.5	10,064,002	34,602	0.0034	0.9966	97.35
21.5	10,001,326	34,017	0.0034	0.9966	97.02
22.5	9,868,729	52,475	0.0053	0.9947	96.69
23.5	9,807,147	48,094	0.0049	0.9951	96.18
24.5	9,756,203	100,697	0.0103	0.9897	95.71
25.5	9,589,431	51,975	0.0054	0.9946	94.72
26.5	9,534,553	814	0.0001	0.9999	94.21
27.5	8,789,622	4,836	0.0006	0.9994	94.20
28.5	8,567,613	24,028	0.0028	0.9972	94.14
29.5	7,915,997	2,543	0.0003	0.9997	93.88
30.5	7,661,165	40,326	0.0053	0.9947	93.85
31.5	7,561,038	16,285	0.0022	0.9978	93.35
32.5	7,534,166	892	0.0001	0.9999	93.14
33.5	7,159,362	57,742	0.0081	0.9919	93.13
34.5	7,098,989	15,215	0.0021	0.9979	92.38
35.5	7,069,126	6,139	0.0009	0.9991	92.19
36.5	7,028,667	11,357	0.0016	0.9984	92.11
37.5	6,619,775	2,794	0.0004	0.9996	91.96
38.5	6,227,422	2,391	0.0004	0.9996	91.92

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1900-2008

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	6,075,934	11,985	0.0020	0.9980	91.88
40.5	5,587,974	236	0.0000	1.0000	91.70
41.5	5,235,338	5,683	0.0011	0.9989	91.70
42.5	4,743,953	2,051	0.0004	0.9996	91.60
43.5	4,005,467	32,065	0.0080	0.9920	91.56
44.5	2,783,050	203	0.0001	0.9999	90.83
45.5	2,637,165	21,954	0.0083	0.9917	90.82
46.5	2,190,985	30,823	0.0141	0.9859	90.07
47.5	1,693,067	32,505	0.0192	0.9808	88.80
48.5	1,557,542	8,180	0.0053	0.9947	87.10
49.5	1,549,362	498	0.0003	0.9997	86.64
50.5	1,547,846	500	0.0003	0.9997	86.61
51.5	1,358,335	1,894	0.0014	0.9986	86.58
52.5	1,166,404	5,360	0.0046	0.9954	86.46
53.5	767,566	500	0.0007	0.9993	86.06
54.5	252,177	2,875	0.0114	0.9886	86.00
55.5	210,093		0.0000	1.0000	85.02
56.5	210,093		0.0000	1.0000	85.02
57.5	210,093		0.0000	1.0000	85.02
58.5	162,015		0.0000	1.0000	85.02
59.5	148,393		0.0000	1.0000	85.02
60.5	143,208	210	0.0015	0.9985	85.02
61.5	139,775		0.0000	1.0000	84.89
62.5	114,209		0.0000	1.0000	84.89
63.5	112,997	63	0.0006	0.9994	84.89
64.5	112,934	7,945	0.0704	0.9296	84.84
65.5	104,990	24,801	0.2362	0.7638	78.87
66.5	80,049		0.0000	1.0000	60.24
67.5	80,011		0.0000	1.0000	60.24
68.5	79,859		0.0000	1.0000	60.24
69.5	65,796		0.0000	1.0000	60.24
70.5	65,796		0.0000	1.0000	60.24
71.5	65,796		0.0000	1.0000	60.24
72.5	42,200		0.0000	1.0000	60.24
73.5	42,200		0.0000	1.0000	60.24
74.5	42,200		0.0000	1.0000	60.24
75.5	42,200		0.0000	1.0000	60.24
76.5	38,081		0.0000	1.0000	60.24
77.5	12,103		0.0000	1.0000	60.24
78.5	12,103		0.0000	1.0000	60.24

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1900-2008			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	12,103		0.0000	1.0000	60.24
80.5	12,103		0.0000	1.0000	60.24
81.5	12,103		0.0000	1.0000	60.24
82.5	12,103		0.0000	1.0000	60.24
83.5	12,103		0.0000	1.0000	60.24
84.5	12,103		0.0000	1.0000	60.24
85.5	12,103		0.0000	1.0000	60.24
86.5	12,103		0.0000	1.0000	60.24
87.5	12,103		0.0000	1.0000	60.24
88.5	12,103		0.0000	1.0000	60.24
89.5	12,103		0.0000	1.0000	60.24
90.5	12,103		0.0000	1.0000	60.24
91.5	12,103		0.0000	1.0000	60.24
92.5	12,103		0.0000	1.0000	60.24
93.5	12,103		0.0000	1.0000	60.24
94.5	12,103		0.0000	1.0000	60.24
95.5	12,103		0.0000	1.0000	60.24
96.5	12,103		0.0000	1.0000	60.24
97.5	12,103		0.0000	1.0000	60.24
98.5	12,103		0.0000	1.0000	60.24
99.5	12,103		0.0000	1.0000	60.24
100.5	12,103		0.0000	1.0000	60.24
101.5					60.24

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

ORIGINAL LIFE TABLE

PLACEMENT BAND 1907-2008

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	19,683,304		0.0000	1.0000	100.00
0.5	19,533,548	3,839	0.0002	0.9998	100.00
1.5	16,815,518	10,815	0.0006	0.9994	99.98
2.5	16,820,777	14,469	0.0009	0.9991	99.92
3.5	16,354,507	6,541	0.0004	0.9996	99.83
4.5	16,418,161	6,188	0.0004	0.9996	99.79
5.5	17,028,653	4,327	0.0003	0.9997	99.75
6.5	13,996,566	8,330	0.0006	0.9994	99.72
7.5	14,413,237	30,580	0.0021	0.9979	99.66
8.5	14,258,279	44,694	0.0031	0.9969	99.45
9.5	15,139,762	8,740	0.0006	0.9994	99.14
10.5	14,286,170	737	0.0001	0.9999	99.08
11.5	12,747,477	1,454	0.0001	0.9999	99.07
12.5	12,530,706	13,587	0.0011	0.9989	99.06
13.5	12,007,327	17,156	0.0014	0.9986	98.95
14.5	11,989,133	74,164	0.0062	0.9938	98.81
15.5	11,858,552	9,070	0.0008	0.9992	98.20
16.5	11,591,163	414	0.0000	1.0000	98.12
17.5	10,931,393	14,030	0.0013	0.9987	98.12
18.5	10,164,538	10,443	0.0010	0.9990	97.99
19.5	9,770,613	8,483	0.0009	0.9991	97.89
20.5	9,797,706	34,266	0.0035	0.9965	97.80
21.5	9,735,367	33,981	0.0035	0.9965	97.46
22.5	9,603,256	52,220	0.0054	0.9946	97.12
23.5	9,582,125	48,094	0.0050	0.9950	96.60
24.5	9,536,363	95,945	0.0101	0.9899	96.12
25.5	9,379,528	51,975	0.0055	0.9945	95.15
26.5	9,327,873	814	0.0001	0.9999	94.63
27.5	8,609,187	4,500	0.0005	0.9995	94.62
28.5	8,388,725	24,028	0.0029	0.9971	94.57
29.5	7,737,109	2,113	0.0003	0.9997	94.30
30.5	7,461,904	40,220	0.0054	0.9946	94.27
31.5	7,362,511	6,444	0.0009	0.9991	93.76
32.5	7,346,623	892	0.0001	0.9999	93.68
33.5	6,971,991	56,867	0.0082	0.9918	93.67
34.5	6,934,077	15,197	0.0022	0.9978	92.90
35.5	6,885,108	5,264	0.0008	0.9992	92.70
36.5	6,845,996	132	0.0000	1.0000	92.63
37.5	6,476,114	1,939	0.0003	0.9997	92.63
38.5	6,077,025	1,088	0.0002	0.9998	92.60

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1907-2008

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	5,926,875	17	0.0000	1.0000	92.58
40.5	5,451,002	236	0.0000	1.0000	92.58
41.5	5,152,860	5,683	0.0011	0.9989	92.58
42.5	4,687,951	2,051	0.0004	0.9996	92.48
43.5	3,949,465	32,065	0.0081	0.9919	92.44
44.5	2,727,048	203	0.0001	0.9999	91.69
45.5	2,581,164	2,823	0.0011	0.9989	91.68
46.5	2,154,114	30,823	0.0143	0.9857	91.58
47.5	1,656,196	26,648	0.0161	0.9839	90.27
48.5	1,526,528	63	0.0000	1.0000	88.82
49.5	1,526,465	498	0.0003	0.9997	88.82
50.5	1,524,949	500	0.0003	0.9997	88.79
51.5	1,335,438		0.0000	1.0000	88.76
52.5	1,145,401	5,360	0.0047	0.9953	88.76
53.5	746,563	500	0.0007	0.9993	88.34
54.5	231,174	2,875	0.0124	0.9876	88.28
55.5	189,090		0.0000	1.0000	87.19
56.5	189,090		0.0000	1.0000	87.19
57.5	189,090		0.0000	1.0000	87.19
58.5	141,012		0.0000	1.0000	87.19
59.5	127,390		0.0000	1.0000	87.19
60.5	122,205	210	0.0017	0.9983	87.19
61.5	118,772		0.0000	1.0000	87.04
62.5	93,206		0.0000	1.0000	87.04
63.5	91,994	63	0.0007	0.9993	87.04
64.5	91,931	63	0.0007	0.9993	86.98
65.5	92,887	24,801	0.2670	0.7330	86.92
66.5	80,049		0.0000	1.0000	63.71
67.5	80,011		0.0000	1.0000	63.71
68.5	79,859		0.0000	1.0000	63.71
69.5	65,796		0.0000	1.0000	63.71
70.5	65,796		0.0000	1.0000	63.71
71.5	65,796		0.0000	1.0000	63.71
72.5	42,200		0.0000	1.0000	63.71
73.5	42,200		0.0000	1.0000	63.71
74.5	42,200		0.0000	1.0000	63.71
75.5	42,200		0.0000	1.0000	63.71
76.5	38,081		0.0000	1.0000	63.71
77.5	12,103		0.0000	1.0000	63.71
78.5	12,103		0.0000	1.0000	63.71

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

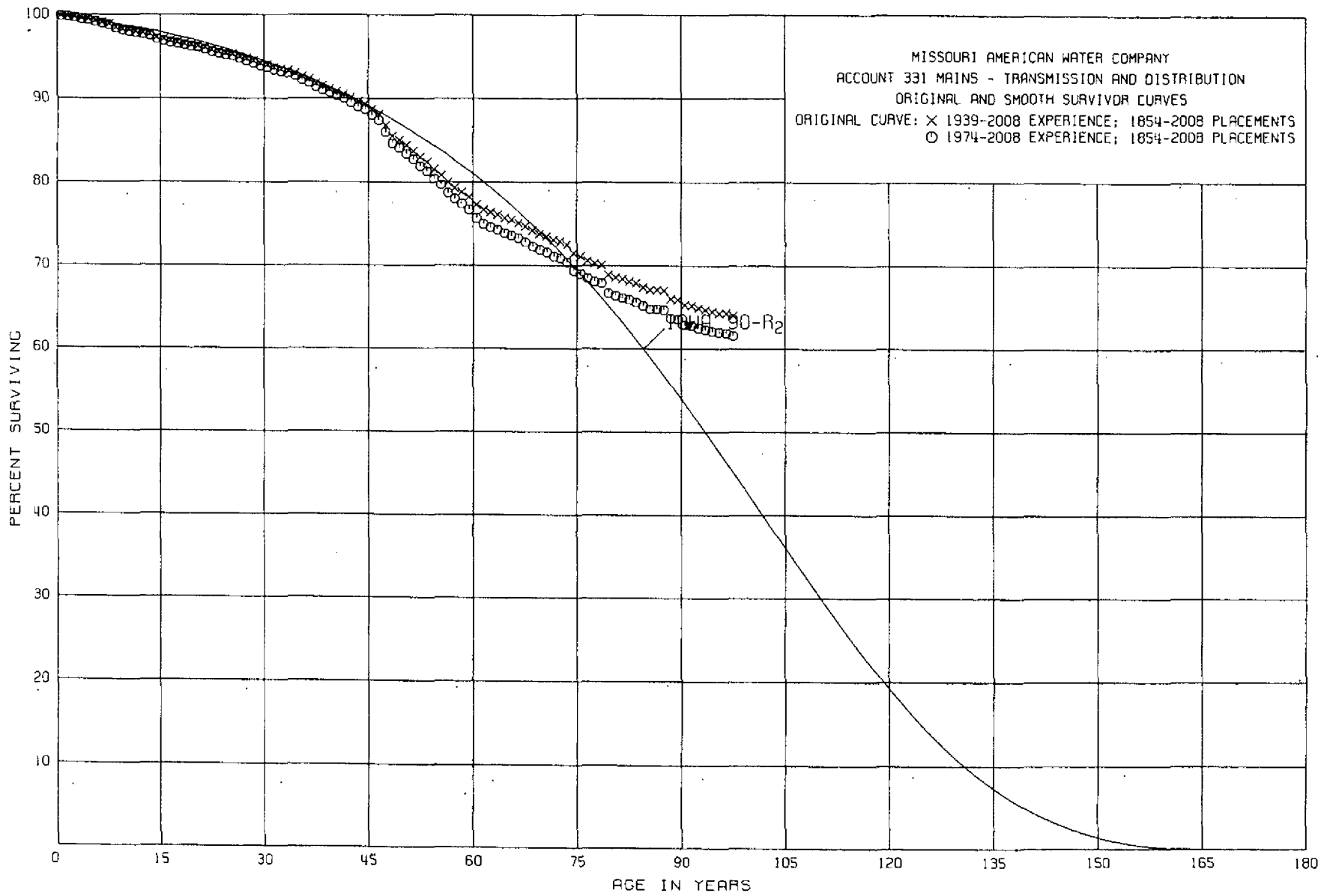
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1907-2008

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	12,103		0.0000	1.0000	63.71
80.5	12,103		0.0000	1.0000	63.71
81.5	12,103		0.0000	1.0000	63.71
82.5	12,103		0.0000	1.0000	63.71
83.5	12,103		0.0000	1.0000	63.71
84.5	12,103		0.0000	1.0000	63.71
85.5	12,103		0.0000	1.0000	63.71
86.5	12,103		0.0000	1.0000	63.71
87.5	12,103		0.0000	1.0000	63.71
88.5	12,103		0.0000	1.0000	63.71
89.5	12,103		0.0000	1.0000	63.71
90.5	12,103		0.0000	1.0000	63.71
91.5	12,103		0.0000	1.0000	63.71
92.5	12,103		0.0000	1.0000	63.71
93.5	12,103		0.0000	1.0000	63.71
94.5	12,103		0.0000	1.0000	63.71
95.5	12,103		0.0000	1.0000	63.71
96.5	12,103		0.0000	1.0000	63.71
97.5	12,103		0.0000	1.0000	63.71
98.5	12,103		0.0000	1.0000	63.71
99.5	12,103		0.0000	1.0000	63.71
100.5	12,103		0.0000	1.0000	63.71
101.5					63.71

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MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE

PLACEMENT BAND 1854-2008

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	775,398,290	411,035	0.0005	0.9995	100.00
0.5	714,738,283	1,216,309	0.0017	0.9983	99.95
1.5	655,950,945	600,775	0.0009	0.9991	99.78
2.5	598,982,667	704,388	0.0012	0.9988	99.69
3.5	590,163,391	718,694	0.0012	0.9988	99.57
4.5	572,784,515	1,064,150	0.0019	0.9981	99.45
5.5	548,913,801	876,953	0.0016	0.9984	99.26
6.5	497,972,340	1,237,671	0.0025	0.9975	99.10
7.5	421,918,815	1,500,744	0.0036	0.9964	98.85
8.5	386,123,156	568,494	0.0015	0.9985	98.49
9.5	369,318,378	658,007	0.0018	0.9982	98.34
10.5	349,851,881	557,663	0.0016	0.9984	98.16
11.5	325,116,563	613,583	0.0019	0.9981	98.00
12.5	308,123,169	457,190	0.0015	0.9985	97.81
13.5	294,191,011	1,129,360	0.0038	0.9962	97.66
14.5	278,925,269	605,353	0.0022	0.9978	97.29
15.5	265,270,367	571,429	0.0022	0.9978	97.08
16.5	255,968,663	341,911	0.0013	0.9987	96.87
17.5	238,932,081	504,560	0.0021	0.9979	96.74
18.5	226,338,457	348,526	0.0015	0.9985	96.54
19.5	209,746,804	246,000	0.0012	0.9988	96.40
20.5	193,022,919	339,704	0.0018	0.9982	96.28
21.5	179,579,103	647,933	0.0036	0.9964	96.11
22.5	166,634,981	249,588	0.0015	0.9985	95.76
23.5	153,546,112	290,604	0.0019	0.9981	95.62
24.5	147,170,509	272,118	0.0018	0.9982	95.44
25.5	142,360,084	425,087	0.0030	0.9970	95.27
26.5	138,804,258	293,778	0.0021	0.9979	94.98
27.5	134,367,210	403,481	0.0030	0.9970	94.78
28.5	129,564,650	390,180	0.0030	0.9970	94.50
29.5	121,252,869	306,158	0.0025	0.9975	94.22
30.5	112,664,117	333,332	0.0030	0.9970	93.98
31.5	106,958,583	252,151	0.0024	0.9976	93.70
32.5	102,488,126	204,986	0.0020	0.9980	93.48
33.5	98,180,534	312,851	0.0032	0.9968	93.29
34.5	92,278,849	418,518	0.0045	0.9955	92.99
35.5	88,424,531	256,650	0.0029	0.9971	92.57
36.5	84,518,650	458,538	0.0054	0.9946	92.30
37.5	80,028,166	295,944	0.0037	0.9963	91.80
38.5	77,358,123	273,146	0.0035	0.9965	91.46

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1854-2008

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	72,601,188	278,509	0.0038	0.9962	91.14
40.5	68,352,774	211,816	0.0031	0.9969	90.79
41.5	65,155,032	318,261	0.0049	0.9951	90.51
42.5	61,287,458	308,003	0.0050	0.9950	90.07
43.5	56,904,737	232,151	0.0041	0.9959	89.62
44.5	52,690,264	328,441	0.0062	0.9938	89.25
45.5	49,530,834	337,148	0.0068	0.9932	88.70
46.5	47,496,145	683,902	0.0144	0.9856	88.10
47.5	44,652,223	663,169	0.0149	0.9851	86.83
48.5	40,991,838	240,510	0.0059	0.9941	85.54
49.5	36,793,105	268,518	0.0073	0.9927	85.04
50.5	33,989,005	285,242	0.0084	0.9916	84.42
51.5	31,553,119	282,261	0.0089	0.9911	83.71
52.5	27,644,133	196,034	0.0071	0.9929	82.96
53.5	23,202,062	237,981	0.0103	0.9897	82.37
54.5	19,764,800	163,224	0.0083	0.9917	81.52
55.5	17,255,202	188,745	0.0109	0.9891	80.84
56.5	16,207,201	128,223	0.0079	0.9921	79.96
57.5	15,102,660	101,515	0.0067	0.9933	79.33
58.5	14,033,410	116,322	0.0083	0.9917	78.80
59.5	12,659,727	145,342	0.0115	0.9885	78.15
60.5	11,594,037	84,914	0.0073	0.9927	77.25
61.5	10,756,235	43,900	0.0041	0.9959	76.69
62.5	10,295,472	41,262	0.0040	0.9960	76.38
63.5	10,022,194	42,747	0.0043	0.9957	76.07
64.5	9,909,447	37,339	0.0038	0.9962	75.74
65.5	9,917,056	42,910	0.0043	0.9957	75.45
66.5	9,764,482	54,779	0.0056	0.9944	75.13
67.5	9,385,697	62,355	0.0066	0.9934	74.71
68.5	8,861,680	45,802	0.0052	0.9948	74.22
69.5	8,533,258	33,283	0.0039	0.9961	73.83
70.5	8,348,298	53,032	0.0064	0.9936	73.54
71.5	8,111,053	21,433	0.0026	0.9974	73.07
72.5	7,716,749	45,748	0.0059	0.9941	72.88
73.5	7,563,352	96,250	0.0127	0.9873	72.45
74.5	7,567,449	47,429	0.0063	0.9937	71.53
75.5	7,594,714	49,394	0.0065	0.9935	71.08
76.5	7,414,216	35,454	0.0048	0.9952	70.62
77.5	6,931,845	20,753	0.0030	0.9970	70.28
78.5	5,999,063	98,589	0.0164	0.9836	70.07

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1854-2008

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	5,692,864	26,891	0.0047	0.9953	68.92
80.5	5,333,052	17,045	0.0032	0.9968	68.60
81.5	4,824,838	16,770	0.0035	0.9965	68.38
82.5	4,037,253	15,916	0.0039	0.9961	68.14
83.5	3,635,466	23,666	0.0065	0.9935	67.87
84.5	3,273,421	16,339	0.0050	0.9950	67.43
85.5	2,943,237	1,800	0.0006	0.9994	67.09
86.5	2,650,716	3,870	0.0015	0.9985	67.05
87.5	2,360,053	33,756	0.0143	0.9857	66.95
88.5	2,301,369	2,633	0.0011	0.9989	65.99
89.5	2,302,222	23,084	0.0100	0.9900	65.92
90.5	2,277,534	3,416	0.0015	0.9985	65.26
91.5	2,259,136	8,960	0.0040	0.9960	65.16
92.5	2,200,928	7,992	0.0036	0.9964	64.90
93.5	2,078,044	5,789	0.0028	0.9972	64.67
94.5	2,040,790	5,160	0.0025	0.9975	64.49
95.5	1,843,735	1,198	0.0006	0.9994	64.33
96.5	1,680,772	8,808	0.0052	0.9948	64.29
97.5	1,557,699	629	0.0004	0.9996	63.96
98.5	1,309,722	845	0.0006	0.9994	63.93
99.5	1,288,681	4,004	0.0031	0.9969	63.89
100.5	1,198,091	13,103	0.0109	0.9891	63.69
101.5	1,157,563	1,527	0.0013	0.9987	63.00
102.5	1,096,592	2,675	0.0024	0.9976	62.92
103.5	1,050,063	3,701	0.0035	0.9965	62.77
104.5	1,022,944	2,503	0.0024	0.9976	62.55
105.5	875,732	814	0.0009	0.9991	62.40
106.5	857,806	10,002	0.0117	0.9883	62.34
107.5	809,198	7,063	0.0087	0.9913	61.61
108.5	491,514	980	0.0020	0.9980	61.07
109.5	448,099	375	0.0008	0.9992	60.95
110.5	416,204	1,049	0.0025	0.9975	60.90
111.5	406,973	4,563	0.0112	0.9888	60.75
112.5	401,086	2,738	0.0068	0.9932	60.07
113.5	379,661	4	0.0000	1.0000	59.66
114.5	345,868	742	0.0021	0.9979	59.66
115.5	318,535	427	0.0013	0.9987	59.53
116.5	311,992	1,085	0.0035	0.9965	59.45
117.5	290,789	241	0.0008	0.9992	59.24
118.5	265,750		0.0000	1.0000	59.19

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1854-2008			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	
119.5	242,616	35	0.0001	0.9999	59.19	
120.5	182,486		0.0000	1.0000	59.18	
121.5	178,385	3,302	0.0185	0.9815	59.18	
122.5	174,243	18	0.0001	0.9999	58.09	
123.5	173,827	72	0.0004	0.9996	58.08	
124.5	171,325	37	0.0002	0.9998	58.06	
125.5	171,288		0.0000	1.0000	58.05	
126.5	167,649		0.0000	1.0000	58.05	
127.5	94,782		0.0000	1.0000	58.05	
128.5	88		0.0000	1.0000	58.05	
129.5	88		0.0000	1.0000	58.05	
130.5	88		0.0000	1.0000	58.05	
131.5	88		0.0000	1.0000	58.05	
132.5	88		0.0000	1.0000	58.05	
133.5	88		0.0000	1.0000	58.05	
134.5	88		0.0000	1.0000	58.05	
135.5	88		0.0000	1.0000	58.05	
136.5	30		0.0000	1.0000	58.05	
137.5	30		0.0000	1.0000	58.05	
138.5	30		0.0000	1.0000	58.05	
139.5	30		0.0000	1.0000	58.05	
140.5	30		0.0000	1.0000	58.05	
141.5	30		0.0000	1.0000	58.05	
142.5	30		0.0000	1.0000	58.05	
143.5	30		0.0000	1.0000	58.05	
144.5	30		0.0000	1.0000	58.05	
145.5	30		0.0000	1.0000	58.05	
146.5	30		0.0000	1.0000	58.05	
147.5	30		0.0000	1.0000	58.05	
148.5	30		0.0000	1.0000	58.05	
149.5	30		0.0000	1.0000	58.05	
150.5	30		0.0000	1.0000	58.05	
151.5	30		0.0000	1.0000	58.05	
152.5	30		0.0000	1.0000	58.05	
153.5	30		0.0000	1.0000	58.05	
154.5					58.05	

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE

PLACEMENT BAND 1854-2008

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	687,900,195	399,411	0.0006	0.9994	100.00
0.5	631,407,148	1,167,366	0.0018	0.9982	99.94
1.5	576,687,090	575,245	0.0010	0.9990	99.76
2.5	524,360,218	674,278	0.0013	0.9987	99.66
3.5	518,687,936	651,276	0.0013	0.9987	99.53
4.5	506,080,201	1,008,295	0.0020	0.9980	99.40
5.5	486,549,561	805,382	0.0017	0.9983	99.20
6.5	439,242,557	1,166,690	0.0027	0.9973	99.03
7.5	367,223,807	1,395,169	0.0038	0.9962	98.76
8.5	334,914,062	532,230	0.0016	0.9984	98.38
9.5	321,999,097	600,336	0.0019	0.9981	98.22
10.5	305,350,579	504,294	0.0017	0.9983	98.03
11.5	283,200,858	576,843	0.0020	0.9980	97.86
12.5	268,705,853	321,214	0.0012	0.9988	97.66
13.5	257,404,025	1,063,428	0.0041	0.9959	97.54
14.5	245,069,021	560,643	0.0023	0.9977	97.14
15.5	233,689,176	542,061	0.0023	0.9977	96.92
16.5	226,325,335	314,633	0.0014	0.9986	96.70
17.5	212,752,415	455,228	0.0021	0.9979	96.56
18.5	203,887,424	333,359	0.0016	0.9984	96.36
19.5	190,641,899	220,669	0.0012	0.9988	96.21
20.5	176,833,752	279,039	0.0016	0.9984	96.09
21.5	164,596,449	639,831	0.0039	0.9961	95.94
22.5	152,867,638	236,960	0.0016	0.9984	95.57
23.5	140,861,505	287,785	0.0020	0.9980	95.42
24.5	135,885,653	262,187	0.0019	0.9981	95.23
25.5	131,940,081	420,005	0.0032	0.9968	95.05
26.5	129,117,767	284,276	0.0022	0.9978	94.75
27.5	125,078,658	397,145	0.0032	0.9968	94.54
28.5	120,165,022	385,633	0.0032	0.9968	94.24
29.5	111,907,859	302,483	0.0027	0.9973	93.94
30.5	103,318,999	319,103	0.0031	0.9969	93.69
31.5	97,743,365	243,764	0.0025	0.9975	93.40
32.5	93,659,349	194,751	0.0021	0.9979	93.17
33.5	89,892,264	301,165	0.0034	0.9966	92.97
34.5	84,325,935	394,310	0.0047	0.9953	92.65
35.5	80,556,216	252,439	0.0031	0.9969	92.21
36.5	76,875,449	451,865	0.0059	0.9941	91.92
37.5	72,669,245	279,570	0.0038	0.9962	91.38
38.5	69,804,363	265,382	0.0038	0.9962	91.03

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1854-2008			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	65,147,363	269,202	0.0041	0.9959	90.68
40.5	61,028,825	200,768	0.0033	0.9967	90.31
41.5	58,025,912	311,176	0.0054	0.9946	90.01
42.5	54,700,170	297,472	0.0054	0.9946	89.52
43.5	51,312,175	224,781	0.0044	0.9956	89.04
44.5	47,384,479	325,284	0.0069	0.9931	88.65
45.5	44,618,787	332,515	0.0075	0.9925	88.04
46.5	42,976,418	679,499	0.0158	0.9842	87.38
47.5	40,747,133	652,275	0.0160	0.9840	86.00
48.5	37,472,341	237,353	0.0063	0.9937	84.62
49.5	33,635,449	266,849	0.0079	0.9921	84.09
50.5	31,113,299	282,809	0.0091	0.9909	83.43
51.5	28,946,080	280,487	0.0097	0.9903	82.67
52.5	25,353,064	192,480	0.0076	0.9924	81.87
53.5	20,957,225	229,195	0.0109	0.9891	81.25
54.5	17,530,845	152,410	0.0087	0.9913	80.36
55.5	15,034,971	181,978	0.0121	0.9879	79.66
56.5	14,020,977	124,436	0.0089	0.9911	78.70
57.5	12,880,918	100,438	0.0078	0.9922	78.00
58.5	11,839,378	111,184	0.0094	0.9906	77.39
59.5	10,512,387	136,771	0.0130	0.9870	76.66
60.5	9,678,247	84,004	0.0087	0.9913	75.66
61.5	9,015,862	43,018	0.0048	0.9952	75.00
62.5	8,675,700	41,103	0.0047	0.9953	74.64
63.5	8,669,323	41,985	0.0048	0.9952	74.29
64.5	8,581,250	34,563	0.0040	0.9960	73.93
65.5	8,674,614	42,291	0.0049	0.9951	73.63
66.5	8,554,678	54,295	0.0063	0.9937	73.27
67.5	8,239,176	61,233	0.0074	0.9926	72.81
68.5	7,761,023	43,329	0.0056	0.9944	72.27
69.5	7,461,736	32,410	0.0043	0.9957	71.87
70.5	7,445,143	51,971	0.0070	0.9930	71.56
71.5	7,226,402	21,011	0.0029	0.9971	71.06
72.5	6,871,943	45,153	0.0066	0.9934	70.85
73.5	7,059,026	96,250	0.0136	0.9864	70.38
74.5	7,109,030	47,429	0.0067	0.9933	69.42
75.5	7,173,419	49,394	0.0069	0.9931	68.95
76.5	7,001,245	35,454	0.0051	0.9949	68.47
77.5	6,520,243	20,753	0.0032	0.9968	68.12
78.5	5,607,832	98,589	0.0176	0.9824	67.90

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

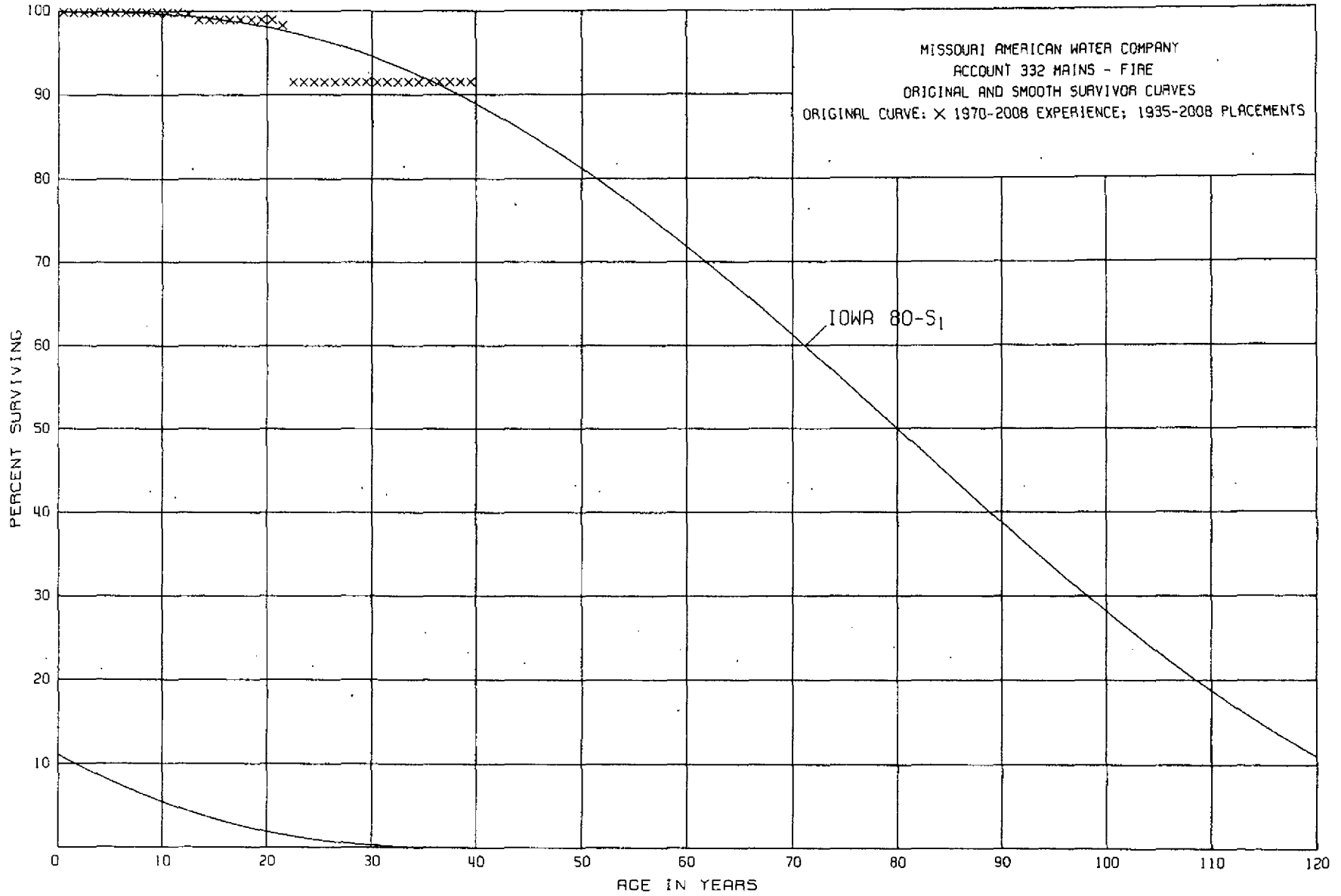
PLACEMENT BAND 1854-2008			EXPERIENCE BAND 1974-2008		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	5,337,461	26,891	0.0050	0.9950	66.70
80.5	5,005,021	17,045	0.0034	0.9966	66.37
81.5	4,503,324	16,770	0.0037	0.9963	66.14
82.5	3,736,020	15,916	0.0043	0.9957	65.90
83.5	3,359,148	23,666	0.0070	0.9930	65.62
84.5	3,020,427	16,339	0.0054	0.9946	65.16
85.5	2,750,491	1,800	0.0007	0.9993	64.81
86.5	2,462,070	3,870	0.0016	0.9984	64.76
87.5	2,172,247	33,756	0.0155	0.9845	64.66
88.5	2,113,962	2,633	0.0012	0.9988	63.66
89.5	2,121,533	23,084	0.0109	0.9891	63.58
90.5	2,096,846	3,416	0.0016	0.9984	62.89
91.5	2,082,086	8,960	0.0043	0.9957	62.79
92.5	2,105,312	7,992	0.0038	0.9962	62.52
93.5	2,077,956	5,789	0.0028	0.9972	62.28
94.5	2,040,702	5,160	0.0025	0.9975	62.11
95.5	1,843,647	1,198	0.0006	0.9994	61.95
96.5	1,680,684	8,808	0.0052	0.9948	61.91
97.5	1,557,611	629	0.0004	0.9996	61.59
98.5	1,309,634	845	0.0006	0.9994	61.57
99.5	1,288,593	4,004	0.0031	0.9969	61.53
100.5	1,198,003	13,103	0.0109	0.9891	61.34
101.5	1,157,533	1,527	0.0013	0.9987	60.67
102.5	1,096,562	2,675	0.0024	0.9976	60.59
103.5	1,050,033	3,701	0.0035	0.9965	60.44
104.5	1,022,914	2,503	0.0024	0.9976	60.23
105.5	875,702	814	0.0009	0.9991	60.09
106.5	857,776	10,002	0.0117	0.9883	60.04
107.5	809,168	7,063	0.0087	0.9913	59.34
108.5	491,484	980	0.0020	0.9980	58.82
109.5	448,069	375	0.0008	0.9992	58.70
110.5	416,174	1,049	0.0025	0.9975	58.65
111.5	406,943	4,563	0.0112	0.9888	58.50
112.5	401,056	2,738	0.0068	0.9932	57.84
113.5	379,631	4	0.0000	1.0000	57.45
114.5	345,838	742	0.0021	0.9979	57.45
115.5	318,506	427	0.0013	0.9987	57.33
116.5	311,962	1,085	0.0035	0.9965	57.26
117.5	290,759	241	0.0008	0.9992	57.06
118.5	265,721		0.0000	1.0000	57.01

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1854-2008			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	
119.5	242,616	35	0.0001	0.9999	57.01	
120.5	182,486		0.0000	1.0000	57.00	
121.5	178,385	3,302	0.0185	0.9815	57.00	
122.5	174,243	18	0.0001	0.9999	55.95	
123.5	173,827	72	0.0004	0.9996	55.94	
124.5	171,325	37	0.0002	0.9998	55.92	
125.5	171,288		0.0000	1.0000	55.91	
126.5	167,649		0.0000	1.0000	55.91	
127.5	94,782		0.0000	1.0000	55.91	
128.5	88		0.0000	1.0000	55.91	
129.5	88		0.0000	1.0000	55.91	
130.5	88		0.0000	1.0000	55.91	
131.5	88		0.0000	1.0000	55.91	
132.5	88		0.0000	1.0000	55.91	
133.5	88		0.0000	1.0000	55.91	
134.5	88		0.0000	1.0000	55.91	
135.5	88		0.0000	1.0000	55.91	
136.5	30		0.0000	1.0000	55.91	
137.5	30		0.0000	1.0000	55.91	
138.5	30		0.0000	1.0000	55.91	
139.5	30		0.0000	1.0000	55.91	
140.5	30		0.0000	1.0000	55.91	
141.5	30		0.0000	1.0000	55.91	
142.5	30		0.0000	1.0000	55.91	
143.5	30		0.0000	1.0000	55.91	
144.5	30		0.0000	1.0000	55.91	
145.5	30		0.0000	1.0000	55.91	
146.5	30		0.0000	1.0000	55.91	
147.5	30		0.0000	1.0000	55.91	
148.5	30		0.0000	1.0000	55.91	
149.5	30		0.0000	1.0000	55.91	
150.5	30		0.0000	1.0000	55.91	
151.5	30		0.0000	1.0000	55.91	
152.5	30		0.0000	1.0000	55.91	
153.5	30		0.0000	1.0000	55.91	
154.5					55.91	

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MISSOURI AMERICAN WATER COMPANY

ACCOUNT 332 MAINS - FIRE

ORIGINAL LIFE TABLE

PLACEMENT BAND 1935-2008			EXPERIENCE BAND 1970-2008		
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	573,949		0.0000	1.0000	100.00
0.5	554,549		0.0000	1.0000	100.00
1.5	529,522		0.0000	1.0000	100.00
2.5	485,271		0.0000	1.0000	100.00
3.5	463,341		0.0000	1.0000	100.00
4.5	447,032		0.0000	1.0000	100.00
5.5	429,620		0.0000	1.0000	100.00
6.5	409,052		0.0000	1.0000	100.00
7.5	373,292		0.0000	1.0000	100.00
8.5	317,649		0.0000	1.0000	100.00
9.5	298,874		0.0000	1.0000	100.00
10.5	281,965		0.0000	1.0000	100.00
11.5	235,709	688	0.0029	0.9971	100.00
12.5	226,730	1,709	0.0075	0.9925	99.71
13.5	196,427		0.0000	1.0000	98.96
14.5	174,878		0.0000	1.0000	98.96
15.5	154,381		0.0000	1.0000	98.96
16.5	144,631		0.0000	1.0000	98.96
17.5	116,584		0.0000	1.0000	98.96
18.5	106,430		0.0000	1.0000	98.96
19.5	98,227		0.0000	1.0000	98.96
20.5	87,687	578	0.0066	0.9934	98.96
21.5	71,726	5,010	0.0698	0.9302	98.31
22.5	53,972		0.0000	1.0000	91.45
23.5	42,970		0.0000	1.0000	91.45
24.5	24,464		0.0000	1.0000	91.45
25.5	24,464		0.0000	1.0000	91.45
26.5	22,424		0.0000	1.0000	91.45
27.5	21,164		0.0000	1.0000	91.45
28.5	3,067		0.0000	1.0000	91.45
29.5	2,049		0.0000	1.0000	91.45
30.5	1,342		0.0000	1.0000	91.45
31.5	1,342		0.0000	1.0000	91.45
32.5	1,342		0.0000	1.0000	91.45
33.5	1,342		0.0000	1.0000	91.45
34.5	2,888		0.0000	1.0000	91.45
35.5	2,888		0.0000	1.0000	91.45
36.5	2,231		0.0000	1.0000	91.45
37.5	2,208		0.0000	1.0000	91.45
38.5	1,546		0.0000	1.0000	91.45

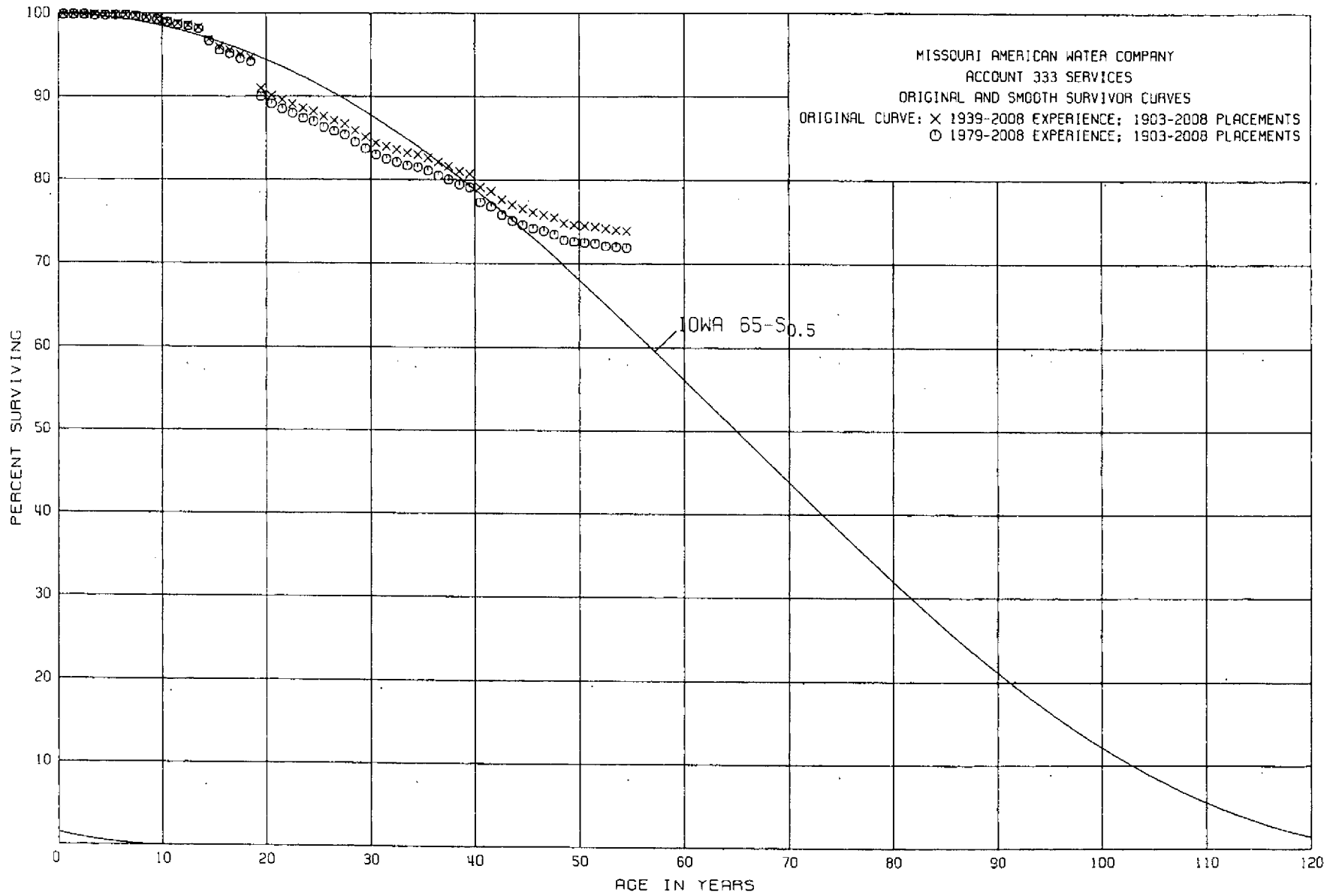
MISSOURI AMERICAN WATER COMPANY

ACCOUNT 332 MAINS - FIRE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1935-2008			EXPERIENCE BAND 1970-2008		
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	1,546		0.0000	1.0000	91.45
40.5	1,546		0.0000	1.0000	91.45
41.5	1,546		0.0000	1.0000	91.45
42.5	1,546		0.0000	1.0000	91.45
43.5	1,546		0.0000	1.0000	91.45
44.5	1,546		0.0000	1.0000	91.45
45.5	1,546		0.0000	1.0000	91.45
46.5	1,546		0.0000	1.0000	91.45
47.5	1,546		0.0000	1.0000	91.45
48.5	1,546		0.0000	1.0000	91.45
49.5	1,546		0.0000	1.0000	91.45
50.5	1,546		0.0000	1.0000	91.45
51.5	1,546		0.0000	1.0000	91.45
52.5	1,546		0.0000	1.0000	91.45
53.5	1,546		0.0000	1.0000	91.45
54.5	1,546		0.0000	1.0000	91.45
55.5	1,546		0.0000	1.0000	91.45
56.5	1,546		0.0000	1.0000	91.45
57.5	1,546		0.0000	1.0000	91.45
58.5	1,546		0.0000	1.0000	91.45
59.5	1,546		0.0000	1.0000	91.45
60.5	1,546		0.0000	1.0000	91.45
61.5	1,546		0.0000	1.0000	91.45
62.5	1,546		0.0000	1.0000	91.45
63.5	1,546		0.0000	1.0000	91.45
64.5	1,546		0.0000	1.0000	91.45
65.5	1,546		0.0000	1.0000	91.45
66.5	1,546		0.0000	1.0000	91.45
67.5	1,546		0.0000	1.0000	91.45
68.5	1,546		0.0000	1.0000	91.45
69.5	1,546		0.0000	1.0000	91.45
70.5	1,546		0.0000	1.0000	91.45
71.5	1,546		0.0000	1.0000	91.45
72.5	1,546		0.0000	1.0000	91.45
73.5					

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MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE

PLACEMENT BAND 1903-2008

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	28,589,777	6,353	0.0002	0.9998	100.00
0.5	25,768,784	13,648	0.0005	0.9995	99.98
1.5	23,625,028	14,014	0.0006	0.9994	99.93
2.5	21,669,337	4,190	0.0002	0.9998	99.87
3.5	21,601,602	4,312	0.0002	0.9998	99.85
4.5	21,557,811	9,307	0.0004	0.9996	99.83
5.5	21,510,657	6,362	0.0003	0.9997	99.79
6.5	20,168,729	15,266	0.0008	0.9992	99.76
7.5	18,887,998	26,830	0.0014	0.9986	99.68
8.5	17,728,802	41,207	0.0023	0.9977	99.54
9.5	12,621,227	37,653	0.0030	0.9970	99.31
10.5	11,677,949	27,394	0.0023	0.9977	99.01
11.5	10,725,576	20,152	0.0019	0.9981	98.78
12.5	9,722,713	27,019	0.0028	0.9972	98.59
13.5	9,043,036	125,803	0.0139	0.9861	98.31
14.5	8,147,038	83,025	0.0102	0.9898	96.94
15.5	7,267,950	24,542	0.0034	0.9966	95.95
16.5	6,614,524	37,186	0.0056	0.9944	95.62
17.5	6,077,163	22,972	0.0038	0.9962	95.08
18.5	5,637,541	223,976	0.0397	0.9603	94.72
19.5	5,125,591	47,246	0.0092	0.9908	90.96
20.5	4,692,692	27,261	0.0058	0.9942	90.12
21.5	4,261,260	22,641	0.0053	0.9947	89.60
22.5	3,796,703	24,041	0.0063	0.9937	89.13
23.5	3,457,548	14,623	0.0042	0.9958	88.57
24.5	3,241,510	21,617	0.0067	0.9933	88.20
25.5	3,033,680	18,805	0.0062	0.9938	87.61
26.5	2,897,098	11,797	0.0041	0.9959	87.07
27.5	2,779,139	27,350	0.0098	0.9902	86.71
28.5	2,616,127	24,704	0.0094	0.9906	85.86
29.5	2,415,176	18,881	0.0078	0.9922	85.05
30.5	2,254,371	11,631	0.0052	0.9948	84.39
31.5	2,103,889	8,902	0.0042	0.9958	83.95
32.5	1,974,146	9,256	0.0047	0.9953	83.60
33.5	1,866,720	4,992	0.0027	0.9973	83.21
34.5	1,770,357	7,728	0.0044	0.9956	82.99
35.5	1,647,935	10,570	0.0064	0.9936	82.62
36.5	1,520,326	9,714	0.0064	0.9936	82.09
37.5	1,412,873	9,640	0.0068	0.9932	81.56
38.5	1,277,680	4,821	0.0038	0.9962	81.01

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1903-2008 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	1,198,079	24,250	0.0202	0.9798	80.70
40.5	1,129,968	7,396	0.0065	0.9935	79.07
41.5	1,055,215	12,385	0.0117	0.9883	78.56
42.5	993,748	8,413	0.0085	0.9915	77.64
43.5	923,278	5,272	0.0057	0.9943	76.98
44.5	830,506	4,660	0.0056	0.9944	76.54
45.5	756,609	2,831	0.0037	0.9963	76.11
46.5	701,557	3,001	0.0043	0.9957	75.83
47.5	657,273	6,086	0.0093	0.9907	75.50
48.5	613,204	1,483	0.0024	0.9976	74.80
49.5	550,995	711	0.0013	0.9987	74.62
50.5	496,539	925	0.0019	0.9981	74.52
51.5	451,617	1,357	0.0030	0.9970	74.38
52.5	405,692	636	0.0016	0.9984	74.16
53.5	355,515	675	0.0019	0.9981	74.04
54.5	317,859	689	0.0022	0.9978	73.90
55.5	285,953	550	0.0019	0.9981	73.74
56.5	259,029	1,008	0.0039	0.9961	73.60
57.5	236,369	1,024	0.0043	0.9957	73.31
58.5	215,483	878	0.0041	0.9959	72.99
59.5	198,787	824	0.0041	0.9959	72.69
60.5	179,315	1,808	0.0101	0.9899	72.39
61.5	160,142	5,447	0.0340	0.9660	71.66
62.5	129,299	967	0.0075	0.9925	69.22
63.5	121,345	1,533	0.0126	0.9874	68.70
64.5	119,386	1,087	0.0091	0.9909	67.83
65.5	117,400	1,469	0.0125	0.9875	67.21
66.5	111,999	655	0.0058	0.9942	66.37
67.5	105,173	826	0.0079	0.9921	65.99
68.5	93,414	492	0.0053	0.9947	65.47
69.5	87,144	307	0.0035	0.9965	65.12
70.5	80,043	110	0.0014	0.9986	64.89
71.5	72,894	238	0.0033	0.9967	64.80
72.5	61,050	620	0.0102	0.9898	64.59
73.5	47,916	51	0.0011	0.9989	63.93
74.5	45,128		0.0000	1.0000	63.86
75.5	42,152		0.0000	1.0000	63.86
76.5	38,409		0.0000	1.0000	63.86
77.5	34,024	76	0.0022	0.9978	63.86
78.5	28,813	24	0.0008	0.9992	63.72

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1903-2008			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	24,405	1,290	0.0529	0.9471	63.67	
80.5	18,194		0.0000	1.0000	60.30	
81.5	17,340		0.0000	1.0000	60.30	
82.5	10,134	42	0.0041	0.9959	60.30	
83.5	4,774		0.0000	1.0000	60.05	
84.5	958		0.0000	1.0000	60.05	
85.5	903	87	0.0963	0.9037	60.05	
86.5	816		0.0000	1.0000	54.27	
87.5	816		0.0000	1.0000	54.27	
88.5	816		0.0000	1.0000	54.27	
89.5	816		0.0000	1.0000	54.27	
90.5	816		0.0000	1.0000	54.27	
91.5	816		0.0000	1.0000	54.27	
92.5	816		0.0000	1.0000	54.27	
93.5	816		0.0000	1.0000	54.27	
94.5	816		0.0000	1.0000	54.27	
95.5	816		0.0000	1.0000	54.27	
96.5	816		0.0000	1.0000	54.27	
97.5	816		0.0000	1.0000	54.27	
98.5	816	816	1.0000	0.0000	54.27	
99.5					0.00	

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE

PLACEMENT BAND 1903-2008 EXPERIENCE BAND 1979-2008

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	26,062,364	6,308	0.0002	0.9998	100.00
0.5	23,403,172	13,276	0.0006	0.9994	99.98
1.5	21,422,214	12,267	0.0006	0.9994	99.92
2.5	19,604,997	3,043	0.0002	0.9998	99.86
3.5	19,641,866	3,792	0.0002	0.9998	99.84
4.5	19,698,931	8,040	0.0004	0.9996	99.82
5.5	19,772,464	5,691	0.0003	0.9997	99.78
6.5	18,553,001	14,487	0.0008	0.9992	99.75
7.5	17,377,890	25,694	0.0015	0.9985	99.67
8.5	16,347,868	40,570	0.0025	0.9975	99.52
9.5	11,316,294	36,585	0.0032	0.9968	99.27
10.5	10,447,291	26,872	0.0026	0.9974	98.95
11.5	9,578,341	19,802	0.0021	0.9979	98.69
12.5	8,654,061	26,597	0.0031	0.9969	98.48
13.5	8,045,199	125,018	0.0155	0.9845	98.17
14.5	7,247,634	82,804	0.0114	0.9886	96.65
15.5	6,446,093	24,087	0.0037	0.9963	95.55
16.5	5,852,418	35,418	0.0061	0.9939	95.20
17.5	5,363,888	22,253	0.0041	0.9959	94.62
18.5	4,977,078	223,672	0.0449	0.9551	94.23
19.5	4,533,472	46,911	0.0103	0.9897	90.00
20.5	4,161,964	26,592	0.0064	0.9936	89.07
21.5	3,779,116	22,594	0.0060	0.9940	88.50
22.5	3,365,219	23,662	0.0070	0.9930	87.97
23.5	3,078,739	13,790	0.0045	0.9955	87.35
24.5	2,905,244	20,846	0.0072	0.9928	86.96
25.5	2,733,345	16,207	0.0059	0.9941	86.33
26.5	2,631,735	11,663	0.0044	0.9956	85.82
27.5	2,538,299	27,303	0.0108	0.9892	85.44
28.5	2,397,642	24,333	0.0101	0.9899	84.52
29.5	2,217,549	18,818	0.0085	0.9915	83.67
30.5	2,077,072	11,384	0.0055	0.9945	82.96
31.5	1,945,206	8,723	0.0045	0.9955	82.50
32.5	1,836,266	9,256	0.0050	0.9950	82.13
33.5	1,735,519	4,992	0.0029	0.9971	81.72
34.5	1,640,265	7,681	0.0047	0.9953	81.48
35.5	1,518,702	10,570	0.0070	0.9930	81.10
36.5	1,396,492	9,714	0.0070	0.9930	80.53
37.5	1,295,427	9,640	0.0074	0.9926	79.97
38.5	1,171,680	4,821	0.0041	0.9959	79.38

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1903-2008			EXPERIENCE BAND 1979-2008			
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	1,098,221	24,250	0.0221	0.9779	79.05	
40.5	1,037,141	7,396	0.0071	0.9929	77.30	
41.5	969,708	12,385	0.0128	0.9872	76.75	
42.5	920,159	8,413	0.0091	0.9909	75.77	
43.5	862,493	5,272	0.0061	0.9939	75.08	
44.5	772,739	4,660	0.0060	0.9940	74.62	
45.5	701,859	2,831	0.0040	0.9960	74.17	
46.5	650,629	3,001	0.0046	0.9954	73.87	
47.5	611,028	6,086	0.0100	0.9900	73.53	
48.5	574,509	1,483	0.0026	0.9974	72.79	
49.5	518,572	711	0.0014	0.9986	72.60	
50.5	474,834	925	0.0019	0.9981	72.50	
51.5	433,303	1,357	0.0031	0.9969	72.36	
52.5	394,735	636	0.0016	0.9984	72.14	
53.5	350,084	675	0.0019	0.9981	72.02	
54.5	316,607	689	0.0022	0.9978	71.88	
55.5	284,965	550	0.0019	0.9981	71.72	
56.5	258,041	1,008	0.0039	0.9961	71.58	
57.5	235,380	1,024	0.0044	0.9956	71.30	
58.5	214,494	878	0.0041	0.9959	70.99	
59.5	197,798	824	0.0042	0.9958	70.70	
60.5	178,327	1,808	0.0101	0.9899	70.40	
61.5	159,153	5,447	0.0342	0.9658	69.69	
62.5	128,355	967	0.0075	0.9925	67.31	
63.5	120,401	1,533	0.0127	0.9873	66.81	
64.5	118,442	1,087	0.0092	0.9908	65.96	
65.5	116,455	1,469	0.0126	0.9874	65.35	
66.5	111,054	655	0.0059	0.9941	64.53	
67.5	104,229	826	0.0079	0.9921	64.15	
68.5	92,469	492	0.0053	0.9947	63.64	
69.5	86,199	307	0.0036	0.9964	63.30	
70.5	79,098	110	0.0014	0.9986	63.07	
71.5	71,950	238	0.0033	0.9967	62.98	
72.5	60,147	620	0.0103	0.9897	62.77	
73.5	47,829	51	0.0011	0.9989	62.12	
74.5	45,041		0.0000	1.0000	62.05	
75.5	42,152		0.0000	1.0000	62.05	
76.5	38,409		0.0000	1.0000	62.05	
77.5	34,024	76	0.0022	0.9978	62.05	
78.5	28,813	24	0.0008	0.9992	61.91	

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

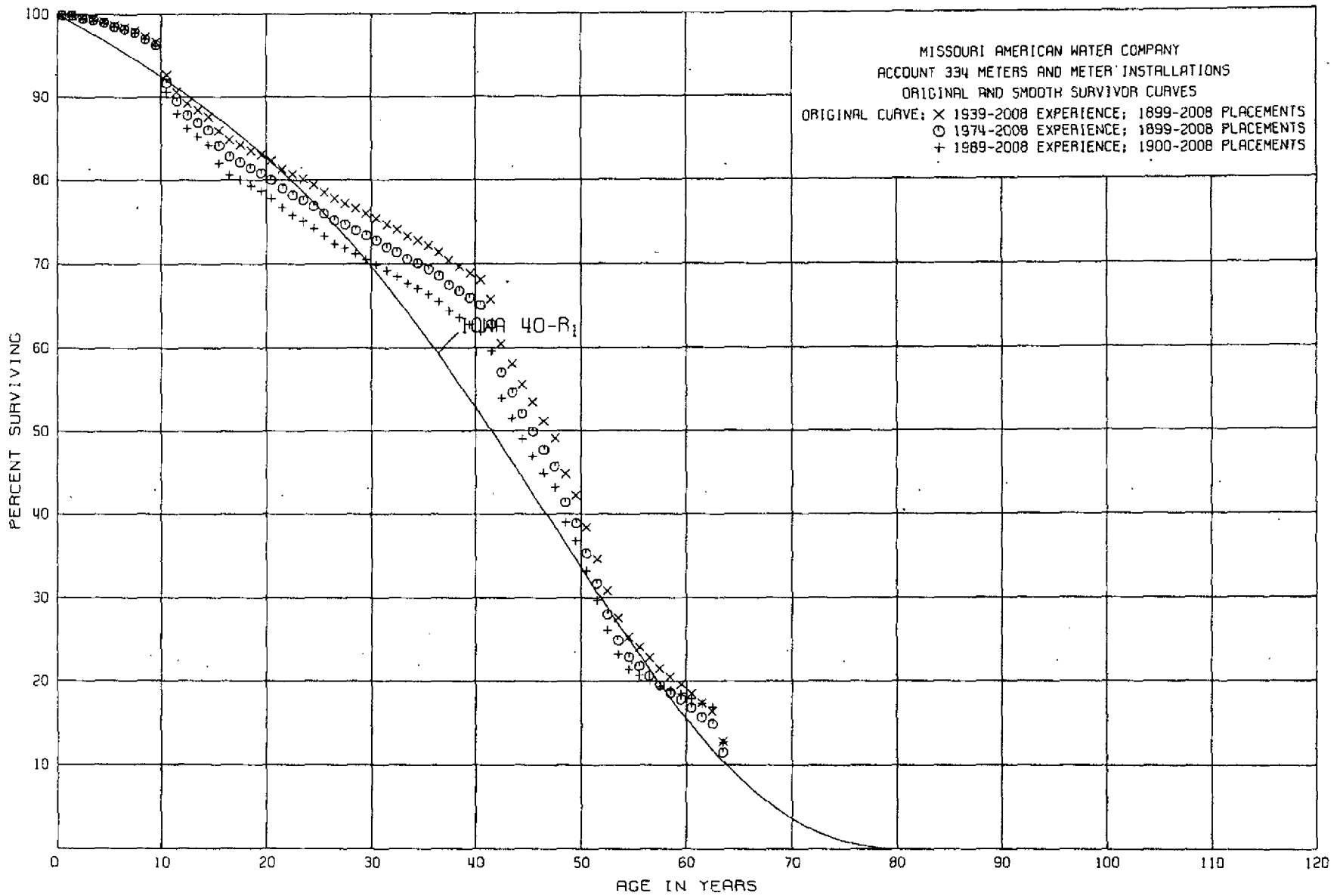
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1903-2008

EXPERIENCE BAND 1979-2008

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	24,405	1,290	0.0529	0.9471	61.86
80.5	18,194		0.0000	1.0000	58.59
81.5	17,340		0.0000	1.0000	58.59
82.5	10,134	42	0.0041	0.9959	58.59
83.5	4,774		0.0000	1.0000	58.35
84.5	958		0.0000	1.0000	58.35
85.5	903	87	0.0963	0.9037	58.35
86.5	816		0.0000	1.0000	52.73
87.5	816		0.0000	1.0000	52.73
88.5	816		0.0000	1.0000	52.73
89.5	816		0.0000	1.0000	52.73
90.5	816		0.0000	1.0000	52.73
91.5	816		0.0000	1.0000	52.73
92.5	816		0.0000	1.0000	52.73
93.5	816		0.0000	1.0000	52.73
94.5	816		0.0000	1.0000	52.73
95.5	816		0.0000	1.0000	52.73
96.5	816		0.0000	1.0000	52.73
97.5	816		0.0000	1.0000	52.73
98.5	816	816	1.0000	0.0000	52.73
99.5					0.00

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MISSOURI AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1899-2008			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	85,155,174	10,615	0.0001	0.9999	100.00
0.5	71,589,047	95,148	0.0013	0.9987	99.99
1.5	61,204,680	192,742	0.0031	0.9969	99.86
2.5	53,539,096	92,881	0.0017	0.9983	99.55
3.5	53,648,937	155,434	0.0029	0.9971	99.38
4.5	50,766,813	198,882	0.0039	0.9961	99.09
5.5	50,099,664	159,192	0.0032	0.9968	98.70
6.5	46,484,182	185,947	0.0040	0.9960	98.38
7.5	44,604,441	320,052	0.0072	0.9928	97.99
8.5	41,945,705	257,006	0.0061	0.9939	97.28
9.5	35,291,680	1,473,837	0.0418	0.9582	96.69
10.5	32,658,926	707,138	0.0217	0.9783	92.65
11.5	30,098,344	470,433	0.0156	0.9844	90.64
12.5	27,889,459	262,714	0.0094	0.9906	89.23
13.5	25,998,158	225,319	0.0087	0.9913	88.39
14.5	23,132,630	449,502	0.0194	0.9806	87.62
15.5	21,574,675	282,261	0.0131	0.9869	85.92
16.5	20,290,765	145,519	0.0072	0.9928	84.79
17.5	19,270,192	151,105	0.0078	0.9922	84.18
18.5	18,246,468	113,468	0.0062	0.9938	83.52
19.5	17,377,127	156,360	0.0090	0.9910	83.00
20.5	16,317,813	184,438	0.0113	0.9887	82.25
21.5	15,285,879	127,475	0.0083	0.9917	81.32
22.5	14,340,515	101,497	0.0071	0.9929	80.65
23.5	13,440,373	116,031	0.0086	0.9914	80.08
24.5	12,766,285	137,067	0.0107	0.9893	79.39
25.5	12,125,857	121,682	0.0100	0.9900	78.54
26.5	11,705,665	81,949	0.0070	0.9930	77.75
27.5	11,160,403	94,269	0.0084	0.9916	77.21
28.5	10,382,270	80,466	0.0078	0.9922	76.56
29.5	9,815,338	71,258	0.0073	0.9927	75.96
30.5	9,254,894	87,111	0.0094	0.9906	75.41
31.5	8,705,608	74,147	0.0085	0.9915	74.70
32.5	8,188,992	80,156	0.0098	0.9902	74.07
33.5	7,779,186	58,078	0.0075	0.9925	73.34
34.5	7,415,150	64,556	0.0087	0.9913	72.79
35.5	6,959,028	75,329	0.0108	0.9892	72.16
36.5	6,586,795	94,350	0.0143	0.9857	71.38
37.5	6,304,976	62,458	0.0099	0.9901	70.36
38.5	5,936,582	61,899	0.0104	0.9896	69.66

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1899-2008			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	5,591,872	67,094	0.0120	0.9880	68.94
40.5	5,317,078	178,091	0.0335	0.9665	68.11
41.5	4,922,386	398,202	0.0809	0.9191	65.83
42.5	4,427,176	173,174	0.0391	0.9609	60.50
43.5	4,029,475	177,320	0.0440	0.9560	58.13
44.5	3,627,924	138,044	0.0381	0.9619	55.57
45.5	3,292,245	138,958	0.0422	0.9578	53.45
46.5	2,980,608	123,858	0.0416	0.9584	51.19
47.5	2,699,195	236,775	0.0877	0.9123	49.06
48.5	2,399,347	139,844	0.0583	0.9417	44.76
49.5	2,088,562	188,249	0.0901	0.9099	42.15
50.5	1,818,636	178,039	0.0979	0.9021	38.35
51.5	1,569,114	173,779	0.1107	0.8893	34.60
52.5	1,319,946	138,195	0.1047	0.8953	30.77
53.5	1,072,855	86,232	0.0804	0.9196	27.55
54.5	900,054	43,823	0.0487	0.9513	25.33
55.5	728,335	39,625	0.0544	0.9456	24.10
56.5	621,746	35,359	0.0569	0.9431	22.79
57.5	522,637	23,860	0.0457	0.9543	21.49
58.5	444,181	19,580	0.0441	0.9559	20.51
59.5	374,670	20,400	0.0544	0.9456	19.61
60.5	323,452	19,811	0.0612	0.9388	18.54
61.5	286,753	15,916	0.0555	0.9445	17.41
62.5	255,756	56,456	0.2207	0.7793	16.44
63.5	192,947	8,268	0.0429	0.9571	12.81
64.5	181,914	7,131	0.0392	0.9608	12.26
65.5	171,942	5,807	0.0338	0.9662	11.78
66.5	159,426	4,237	0.0266	0.9734	11.38
67.5	144,140	2,882	0.0200	0.9800	11.08
68.5	130,347	1,666	0.0128	0.9872	10.86
69.5	120,023	1,511	0.0126	0.9874	10.72
70.5	110,151	1,511	0.0137	0.9863	10.58
71.5	102,000	1,434	0.0141	0.9859	10.44
72.5	93,942	991	0.0105	0.9895	10.29
73.5	88,861	555	0.0062	0.9938	10.18
74.5	81,992	665	0.0081	0.9919	10.12
75.5	78,401	818	0.0104	0.9896	10.04
76.5	74,993	269	0.0036	0.9964	9.94
77.5	66,700	218	0.0033	0.9967	9.90
78.5	56,655	1,403	0.0248	0.9752	9.87

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1899-2008			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	47,991	305	0.0064	0.9936	9.63	
80.5	38,021	273	0.0072	0.9928	9.57	
81.5	30,456	99	0.0033	0.9967	9.50	
82.5	22,243	597	0.0268	0.9732	9.47	
83.5	13,320	161	0.0121	0.9879	9.22	
84.5	8,391	29	0.0035	0.9965	9.11	
85.5	5,472	766	0.1400	0.8600	9.08	
86.5	3,624	373	0.1029	0.8971	7.81	
87.5	3,192	1,168	0.3659	0.6341	7.01	
88.5	1,966	54	0.0275	0.9725	4.45	
89.5	1,890	20	0.0106	0.9894	4.33	
90.5	1,870	30	0.0160	0.9840	4.28	
91.5	1,840	60	0.0326	0.9674	4.21	
92.5	1,638	48	0.0293	0.9707	4.07	
93.5	1,583	19	0.0120	0.9880	3.95	
94.5	1,564		0.0000	1.0000	3.90	
95.5	1,564		0.0000	1.0000	3.90	
96.5	1,564		0.0000	1.0000	3.90	
97.5	1,564		0.0000	1.0000	3.90	
98.5	1,554	298	0.1918	0.8082	3.90	
99.5	1,256		0.0000	1.0000	3.15	
100.5	1,256	128	0.1019	0.8981	3.15	
101.5	1,128		0.0000	1.0000	2.83	
102.5	1,128	550	0.4876	0.5124	2.83	
103.5	578	287	0.4965	0.5035	1.45	
104.5	291	291	1.0000	0.0000	0.73	
105.5					0.00	

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS
ORIGINAL LIFE TABLE

PLACEMENT BAND 1899-2008			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	77,362,159	9,914	0.0001	0.9999	100.00
0.5	64,246,362	92,419	0.0014	0.9986	99.99
1.5	54,204,475	191,933	0.0035	0.9965	99.85
2.5	46,762,407	91,621	0.0020	0.9980	99.50
3.5	47,225,945	154,322	0.0033	0.9967	99.30
4.5	44,716,181	195,753	0.0044	0.9956	98.97
5.5	44,324,800	157,334	0.0035	0.9965	98.53
6.5	41,045,207	183,586	0.0045	0.9955	98.19
7.5	39,540,354	317,198	0.0080	0.9920	97.75
8.5	37,190,202	253,930	0.0068	0.9932	96.97
9.5	30,820,284	1,469,972	0.0477	0.9523	96.31
10.5	28,445,139	705,240	0.0248	0.9752	91.72
11.5	26,088,779	468,700	0.0180	0.9820	89.45
12.5	24,071,170	260,464	0.0108	0.9892	87.84
13.5	22,402,352	223,606	0.0100	0.9900	86.89
14.5	19,801,546	449,188	0.0227	0.9773	86.02
15.5	18,498,366	281,258	0.0152	0.9848	84.07
16.5	17,461,697	144,604	0.0083	0.9917	82.79
17.5	16,755,633	150,651	0.0090	0.9910	82.10
18.5	16,053,473	110,525	0.0069	0.9931	81.36
19.5	15,417,165	155,950	0.0101	0.9899	80.80
20.5	14,605,473	183,849	0.0126	0.9874	79.98
21.5	13,718,439	127,177	0.0093	0.9907	78.97
22.5	12,921,532	101,245	0.0078	0.9922	78.24
23.5	12,165,841	115,642	0.0095	0.9905	77.63
24.5	11,595,494	128,877	0.0111	0.9889	76.89
25.5	11,057,268	118,169	0.0107	0.9893	76.04
26.5	10,708,584	81,613	0.0076	0.9924	75.23
27.5	10,228,791	91,416	0.0089	0.9911	74.66
28.5	9,473,898	80,054	0.0084	0.9916	74.00
29.5	8,915,779	71,021	0.0080	0.9920	73.38
30.5	8,414,855	86,927	0.0103	0.9897	72.79
31.5	7,884,445	73,657	0.0093	0.9907	72.04
32.5	7,426,747	78,866	0.0106	0.9894	71.37
33.5	7,076,201	56,116	0.0079	0.9921	70.61
34.5	6,756,646	62,735	0.0093	0.9907	70.05
35.5	6,335,155	75,164	0.0119	0.9881	69.40
36.5	5,998,618	94,158	0.0157	0.9843	68.57
37.5	5,742,289	61,726	0.0107	0.9893	67.49
38.5	5,388,913	61,792	0.0115	0.9885	66.77

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1899-2008			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	5,057,843	66,757	0.0132	0.9868	66.00
40.5	4,802,144	175,461	0.0365	0.9635	65.13
41.5	4,418,637	397,267	0.0899	0.9101	62.75
42.5	3,951,315	166,817	0.0422	0.9578	57.11
43.5	3,591,802	173,974	0.0484	0.9516	54.70
44.5	3,248,190	132,465	0.0408	0.9592	52.05
45.5	2,959,548	130,798	0.0442	0.9558	49.93
46.5	2,697,249	116,286	0.0431	0.9569	47.72
47.5	2,468,195	228,776	0.0927	0.9073	45.66
48.5	2,229,946	134,308	0.0602	0.9398	41.43
49.5	1,955,300	184,464	0.0943	0.9057	38.94
50.5	1,711,578	175,145	0.1023	0.8977	35.27
51.5	1,484,660	171,769	0.1157	0.8843	31.66
52.5	1,250,796	136,592	0.1092	0.8908	28.00
53.5	1,011,256	82,880	0.0820	0.9180	24.94
54.5	854,196	42,387	0.0496	0.9504	22.89
55.5	688,520	36,872	0.0536	0.9464	21.75
56.5	594,734	32,666	0.0549	0.9451	20.58
57.5	503,295	22,912	0.0455	0.9545	19.45
58.5	429,900	18,950	0.0441	0.9559	18.57
59.5	365,994	20,062	0.0548	0.9452	17.75
60.5	319,241	19,784	0.0620	0.9380	16.78
61.5	282,864	15,890	0.0562	0.9438	15.74
62.5	251,900	56,425	0.2240	0.7760	14.86
63.5	189,492	8,243	0.0435	0.9565	11.53
64.5	178,659	7,120	0.0399	0.9601	11.03
65.5	168,764	5,807	0.0344	0.9656	10.59
66.5	156,277	4,237	0.0271	0.9729	10.23
67.5	141,002	2,882	0.0204	0.9796	9.95
68.5	127,508	1,666	0.0131	0.9869	9.75
69.5	117,312	1,463	0.0125	0.9875	9.62
70.5	107,508	1,503	0.0140	0.9860	9.50
71.5	99,928	1,365	0.0137	0.9863	9.37
72.5	92,248	893	0.0097	0.9903	9.24
73.5	88,832	555	0.0062	0.9938	9.15
74.5	81,992	665	0.0081	0.9919	9.09
75.5	78,401	818	0.0104	0.9896	9.02
76.5	74,993	269	0.0036	0.9964	8.93
77.5	66,700	218	0.0033	0.9967	8.90
78.5	56,655	1,403	0.0248	0.9752	8.87

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1899-2008			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	47,991	305	0.0064	0.9936	8.65	
80.5	38,021	273	0.0072	0.9928	8.59	
81.5	30,456	99	0.0033	0.9967	8.53	
82.5	22,243	597	0.0268	0.9732	8.50	
83.5	13,320	161	0.0121	0.9879	8.27	
84.5	8,391	29	0.0035	0.9965	8.17	
85.5	5,472	766	0.1400	0.8600	8.14	
86.5	3,624	373	0.1029	0.8971	7.00	
87.5	3,192	1,168	0.3659	0.6341	6.28	
88.5	1,966	54	0.0275	0.9725	3.98	
89.5	1,890	20	0.0106	0.9894	3.87	
90.5	1,870	30	0.0160	0.9840	3.83	
91.5	1,840	60	0.0326	0.9674	3.77	
92.5	1,638	48	0.0293	0.9707	3.65	
93.5	1,583	19	0.0120	0.9880	3.54	
94.5	1,564		0.0000	1.0000	3.50	
95.5	1,564		0.0000	1.0000	3.50	
96.5	1,564		0.0000	1.0000	3.50	
97.5	1,564		0.0000	1.0000	3.50	
98.5	1,554	298	0.1918	0.8082	3.50	
99.5	1,256		0.0000	1.0000	2.83	
100.5	1,256	128	0.1019	0.8981	2.83	
101.5	1,128		0.0000	1.0000	2.54	
102.5	1,128	550	0.4876	0.5124	2.54	
103.5	578	287	0.4965	0.5035	1.30	
104.5	291	291	1.0000	0.0000	0.65	
105.5					0.00	

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1900-2008

EXPERIENCE BAND 1989-2008

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	66,018,498	8,304	0.0001	0.9999	100.00
0.5	53,537,447	84,067	0.0016	0.9984	99.99
1.5	44,213,066	150,460	0.0034	0.9966	99.83
2.5	37,605,249	60,021	0.0016	0.9984	99.49
3.5	38,745,285	132,084	0.0034	0.9966	99.33
4.5	36,680,357	159,440	0.0043	0.9957	98.99
5.5	36,819,804	140,987	0.0038	0.9962	98.56
6.5	33,880,722	151,954	0.0045	0.9955	98.19
7.5	32,672,820	266,030	0.0081	0.9919	97.75
8.5	30,895,780	245,782	0.0080	0.9920	96.96
9.5	24,855,892	1,445,504	0.0582	0.9418	96.18
10.5	22,803,244	659,055	0.0289	0.9711	90.58
11.5	20,781,545	415,291	0.0200	0.9800	87.96
12.5	19,040,454	227,892	0.0120	0.9880	86.20
13.5	17,437,704	191,920	0.0110	0.9890	85.17
14.5	14,905,692	396,659	0.0266	0.9734	84.23
15.5	13,823,197	237,391	0.0172	0.9828	81.99
16.5	12,900,281	94,347	0.0073	0.9927	80.58
17.5	12,139,973	102,101	0.0084	0.9916	79.99
18.5	11,505,229	86,880	0.0076	0.9924	79.32
19.5	10,987,273	126,765	0.0115	0.9885	78.72
20.5	10,216,734	146,171	0.0143	0.9857	77.81
21.5	9,520,243	107,669	0.0113	0.9887	76.70
22.5	8,951,396	82,973	0.0093	0.9907	75.83
23.5	8,377,378	102,122	0.0122	0.9878	75.12
24.5	8,013,105	93,358	0.0117	0.9883	74.20
25.5	7,680,762	94,872	0.0124	0.9876	73.33
26.5	7,516,585	58,030	0.0077	0.9923	72.42
27.5	7,230,603	70,322	0.0097	0.9903	71.86
28.5	6,732,258	60,791	0.0090	0.9910	71.16
29.5	6,455,250	57,638	0.0089	0.9911	70.52
30.5	6,166,015	60,939	0.0099	0.9901	69.89
31.5	5,892,616	59,426	0.0101	0.9899	69.20
32.5	5,684,289	67,437	0.0119	0.9881	68.50
33.5	5,593,932	49,748	0.0089	0.9911	67.68
34.5	5,476,769	56,820	0.0104	0.9896	67.08
35.5	5,258,982	68,941	0.0131	0.9869	66.38
36.5	5,039,285	87,929	0.0174	0.9826	65.51
37.5	4,913,068	58,924	0.0120	0.9880	64.37
38.5	4,685,788	59,181	0.0126	0.9874	63.60

MISSOURI AMERICAN WATER COMPANY
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ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1900-2008			EXPERIENCE BAND 1989-2008		
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	4,452,637	63,823	0.0143	0.9857	62.80
40.5	4,275,915	160,166	0.0375	0.9625	61.90
41.5	3,961,603	374,372	0.0945	0.9055	59.58
42.5	3,530,102	154,935	0.0439	0.9561	53.95
43.5	3,168,502	161,204	0.0509	0.9491	51.58
44.5	2,790,699	117,821	0.0422	0.9578	48.95
45.5	2,532,331	105,444	0.0416	0.9584	46.88
46.5	2,269,077	87,847	0.0387	0.9613	44.93
47.5	2,066,261	201,218	0.0974	0.9026	43.19
48.5	1,840,497	102,348	0.0556	0.9444	38.98
49.5	1,593,472	155,373	0.0975	0.9025	36.81
50.5	1,375,640	144,739	0.1052	0.8948	33.22
51.5	1,176,990	143,262	0.1217	0.8783	29.73
52.5	972,549	108,651	0.1117	0.8883	26.11
53.5	761,976	58,195	0.0764	0.9236	23.19
54.5	625,567	21,429	0.0343	0.9657	21.42
55.5	482,510	16,984	0.0352	0.9648	20.69
56.5	402,638	13,026	0.0324	0.9676	19.96
57.5	336,875	7,854	0.0233	0.9767	19.31
58.5	289,911	6,333	0.0218	0.9782	18.86
59.5	247,475	7,531	0.0304	0.9696	18.45
60.5	220,263	7,466	0.0339	0.9661	17.89
61.5	206,425	4,913	0.0238	0.9762	17.28
62.5	196,490	48,742	0.2481	0.7519	16.87
63.5	153,674	3,015	0.0196	0.9804	12.68
64.5	154,296	3,179	0.0206	0.9794	12.43
65.5	152,834	2,319	0.0152	0.9848	12.17
66.5	146,321	2,411	0.0165	0.9835	11.99
67.5	133,670	1,782	0.0133	0.9867	11.79
68.5	121,251	1,076	0.0089	0.9911	11.63
69.5	112,033	1,085	0.0097	0.9903	11.53
70.5	104,180	1,008	0.0097	0.9903	11.42
71.5	96,884	869	0.0090	0.9910	11.31
72.5	89,747	647	0.0072	0.9928	11.21
73.5	85,323	497	0.0058	0.9942	11.13
74.5	78,648	636	0.0081	0.9919	11.07
75.5	75,146	719	0.0096	0.9904	10.98
76.5	71,895	210	0.0029	0.9971	10.87
77.5	63,660	136	0.0021	0.9979	10.84
78.5	53,780	1,403	0.0261	0.9739	10.82

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1900-2008			EXPERIENCE BAND 1989-2008			
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	45,116	296	0.0066	0.9934	10.54	
80.5	35,163	176	0.0050	0.9950	10.47	
81.5	27,695	79	0.0029	0.9971	10.42	
82.5	19,514	573	0.0294	0.9706	10.39	
83.5	10,914	124	0.0114	0.9886	10.08	
84.5	6,150		0.0000	1.0000	9.97	
85.5	3,279	766	0.2336	0.7664	9.97	
86.5	1,994	373	0.1871	0.8129	7.64	
87.5	1,847	104	0.0563	0.9437	6.21	
88.5	1,966	54	0.0275	0.9725	5.86	
89.5	1,890	20	0.0106	0.9894	5.70	
90.5	1,870	30	0.0160	0.9840	5.64	
91.5	1,840	60	0.0326	0.9674	5.55	
92.5	1,638	48	0.0293	0.9707	5.37	
93.5	1,583	19	0.0120	0.9880	5.21	
94.5	1,564		0.0000	1.0000	5.15	
95.5	1,564		0.0000	1.0000	5.15	
96.5	1,564		0.0000	1.0000	5.15	
97.5	1,564		0.0000	1.0000	5.15	
98.5	1,554	298	0.1918	0.8082	5.15	
99.5	1,256		0.0000	1.0000	4.16	
100.5	1,256	128	0.1019	0.8981	4.16	
101.5	1,128		0.0000	1.0000	3.74	
102.5	1,128	550	0.4876	0.5124	3.74	
103.5	578	287	0.4965	0.5035	1.92	
104.5	291	291	1.0000	0.0000	0.97	
105.5					0.00	