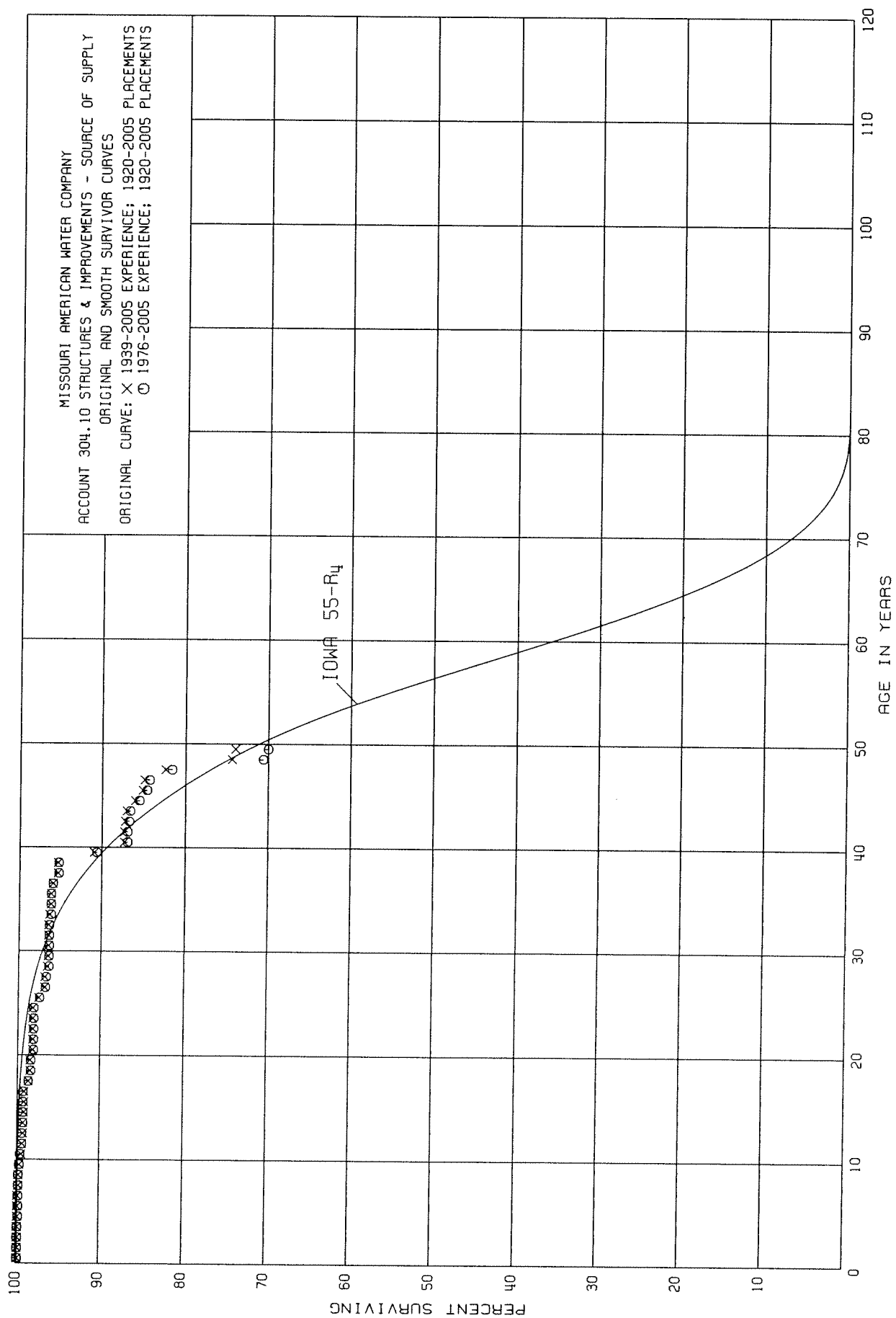




MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1976-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1976-2005

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

MISSOURI AMERICAN WATER COMPANY

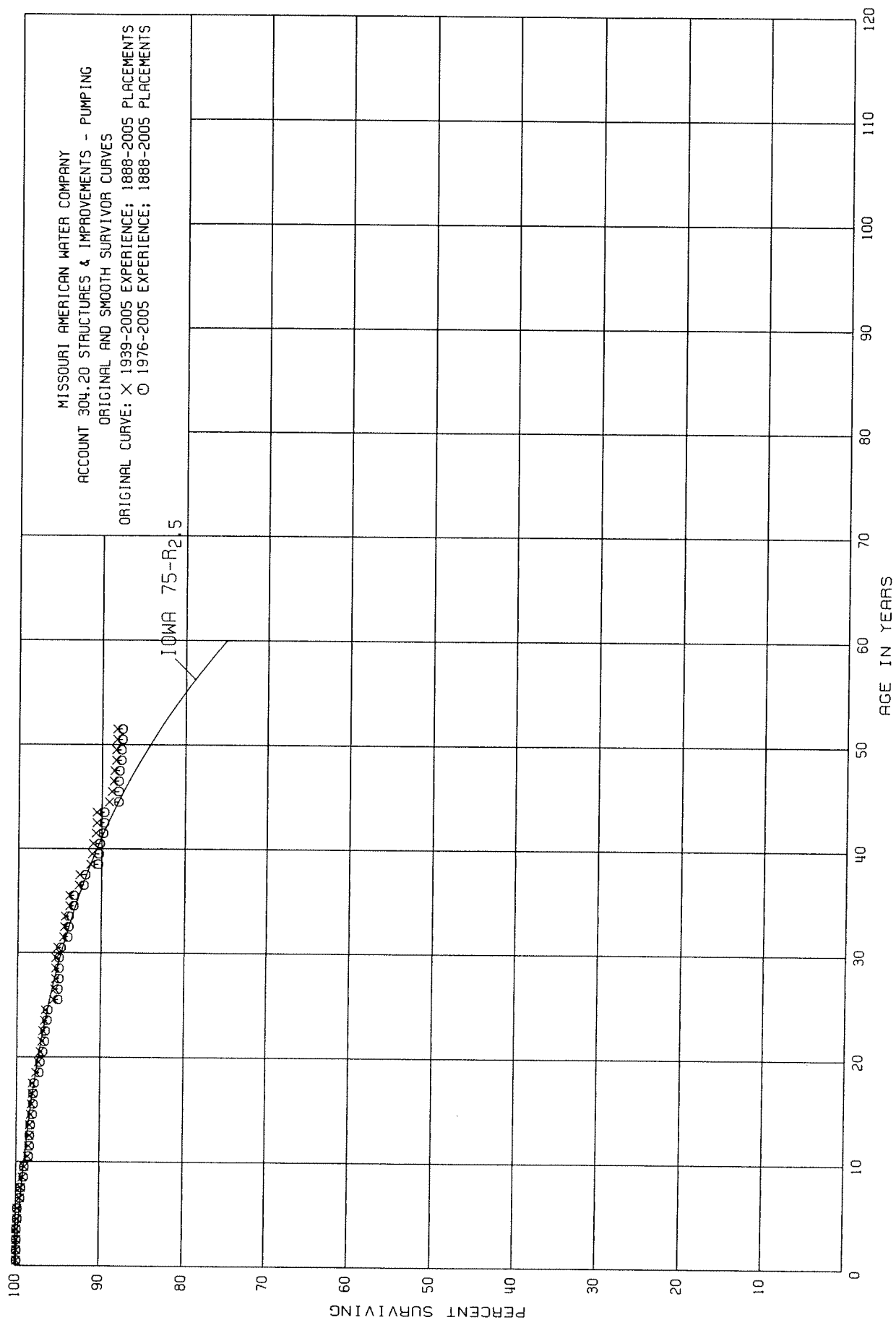
ACCOUNT 304.10 STRUCTURES & IMPROVEMENTS - SOURCE OF SUPPLY

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1976-2005

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



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1976-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1976-2005

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

MISSOURI AMERICAN WATER COMPANY

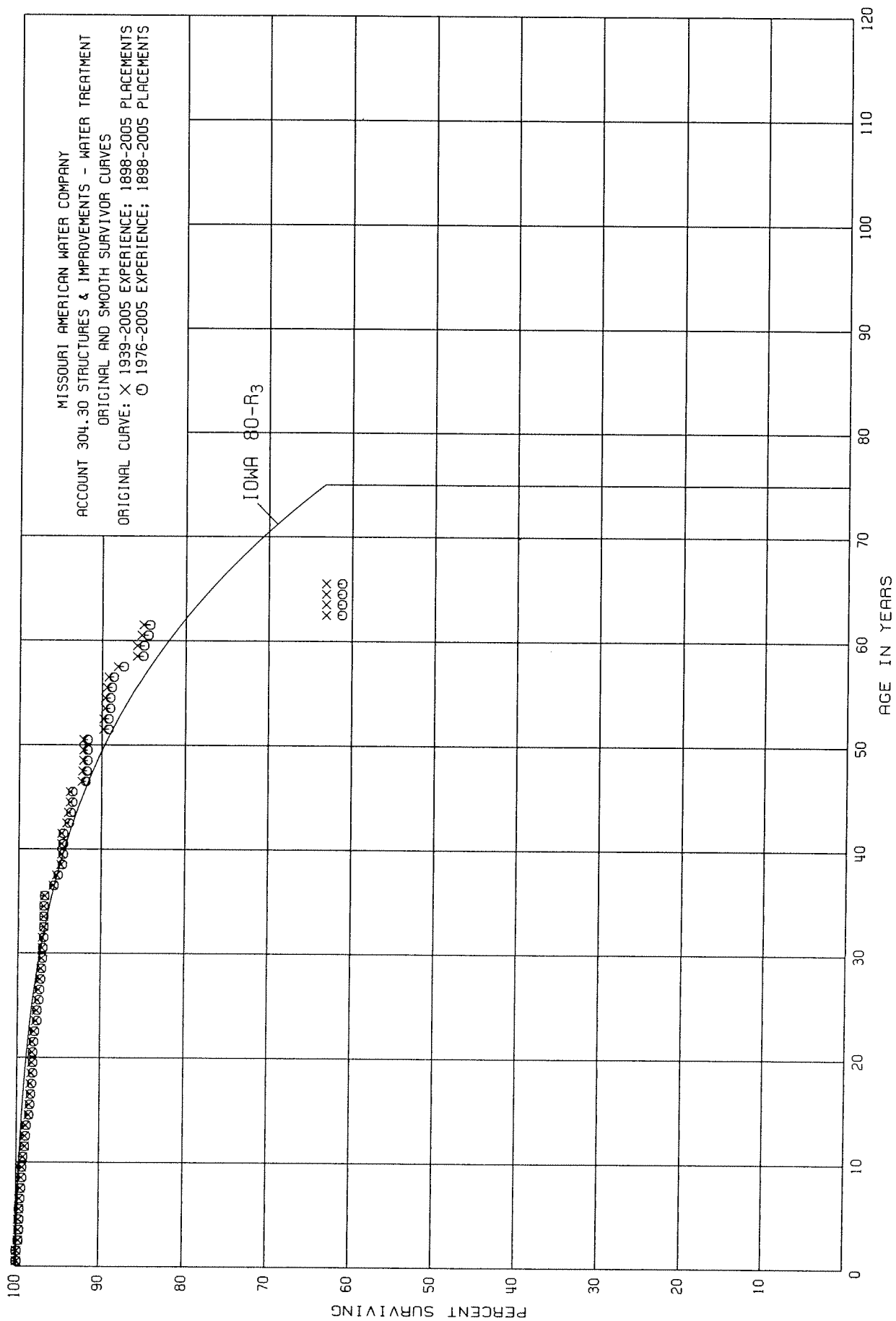
ACCOUNT 304.20 STRUCTURES & IMPROVEMENTS - PUMPING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1976-2005

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



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1939-2005

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

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ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1976-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1976-2005

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

MISSOURI AMERICAN WATER COMPANY

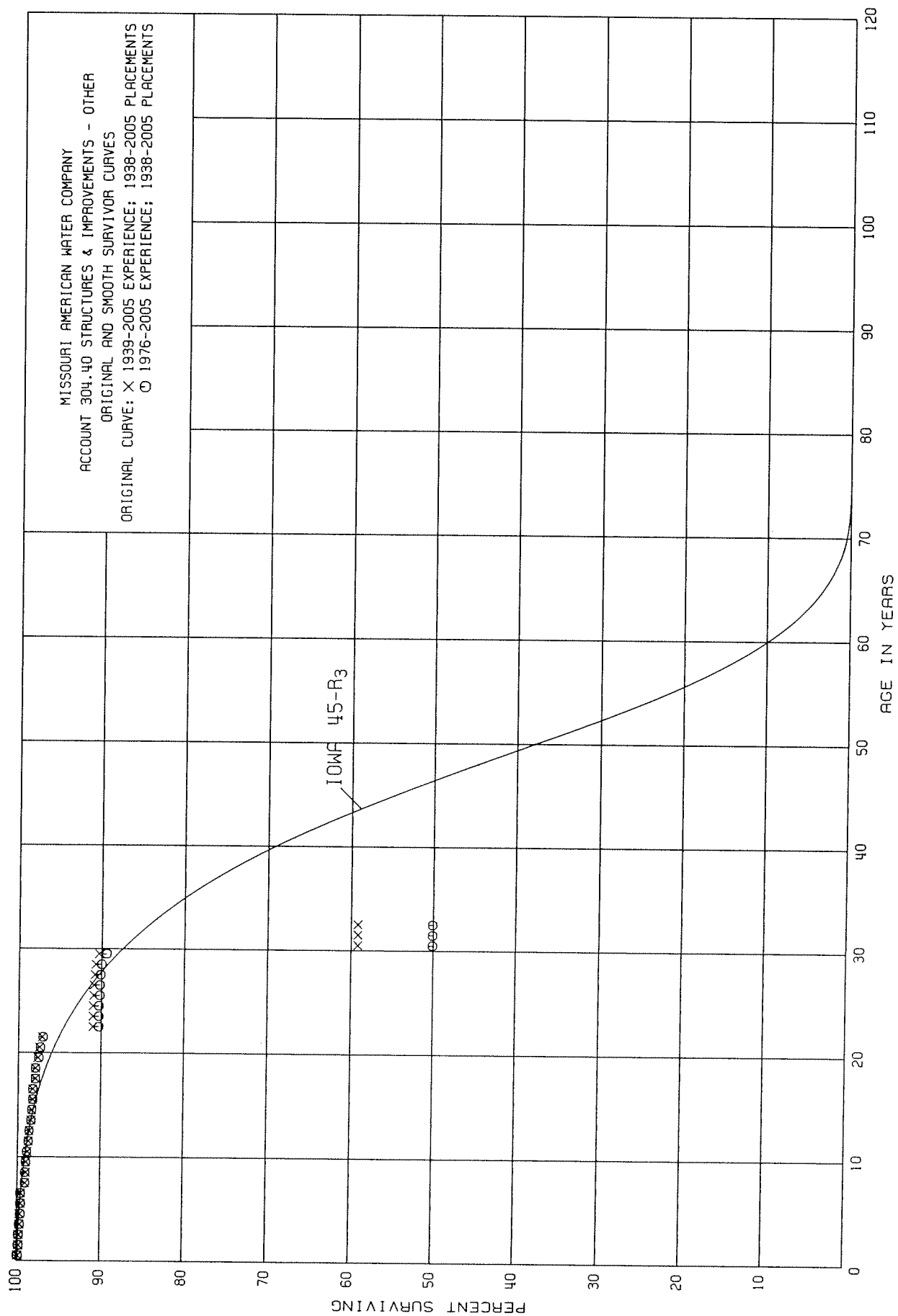
ACCOUNT 304.30 STRUCTURES & IMPROVEMENTS - WATER TREATMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1898-2005

EXPERIENCE BAND 1976-2005

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



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - OTHER

ORIGINAL LIFE TABLE

PLACEMENT BAND 1938-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - OTHER

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1938-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - OTHER

ORIGINAL LIFE TABLE

PLACEMENT BAND 1938-2005

EXPERIENCE BAND 1976-2005

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

MISSOURI AMERICAN WATER COMPANY

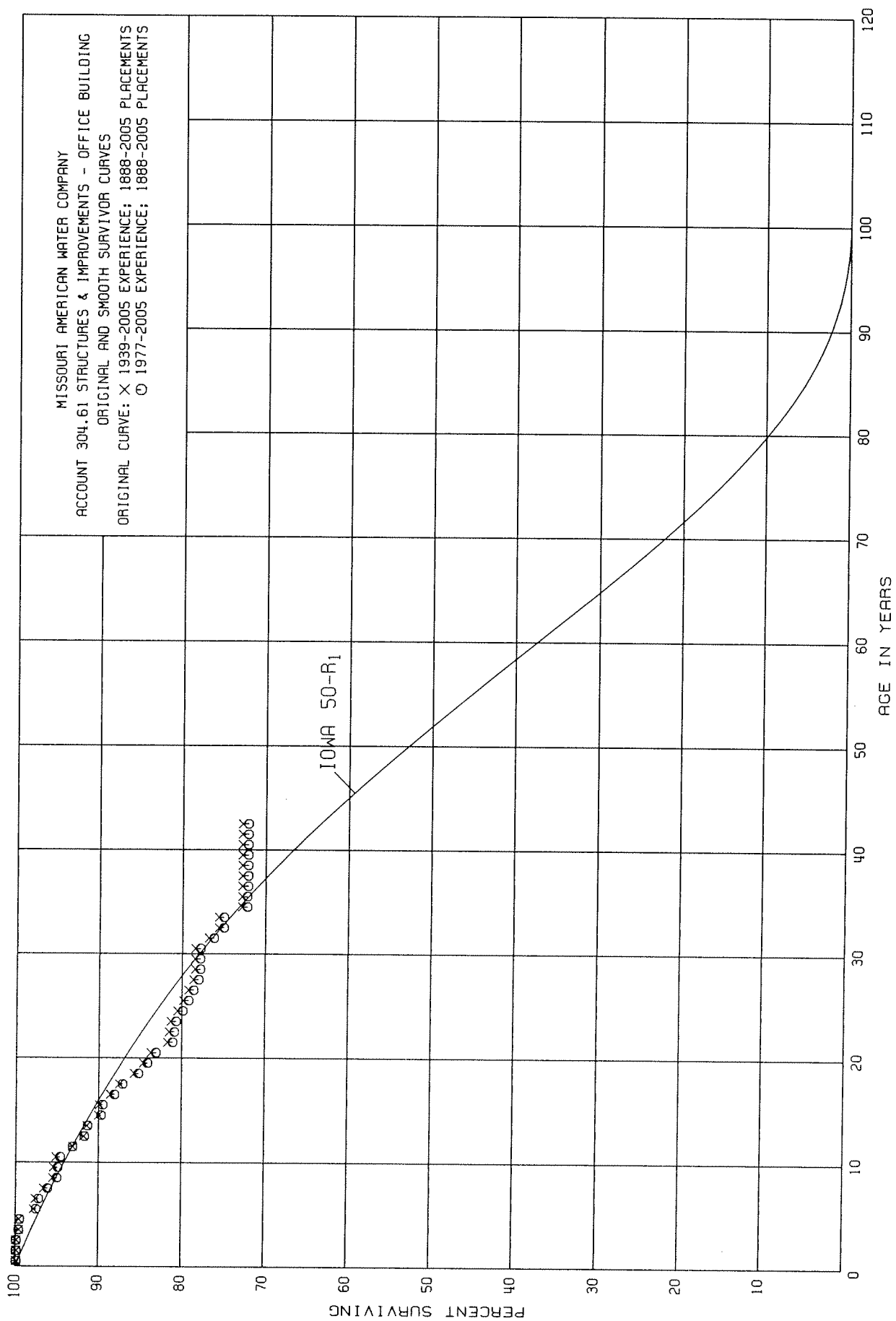
ACCOUNT 304.40 STRUCTURES & IMPROVEMENTS - OTHER

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1938-2005

EXPERIENCE BAND 1976-2005

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



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1977-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1977-2005

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

MISSOURI AMERICAN WATER COMPANY

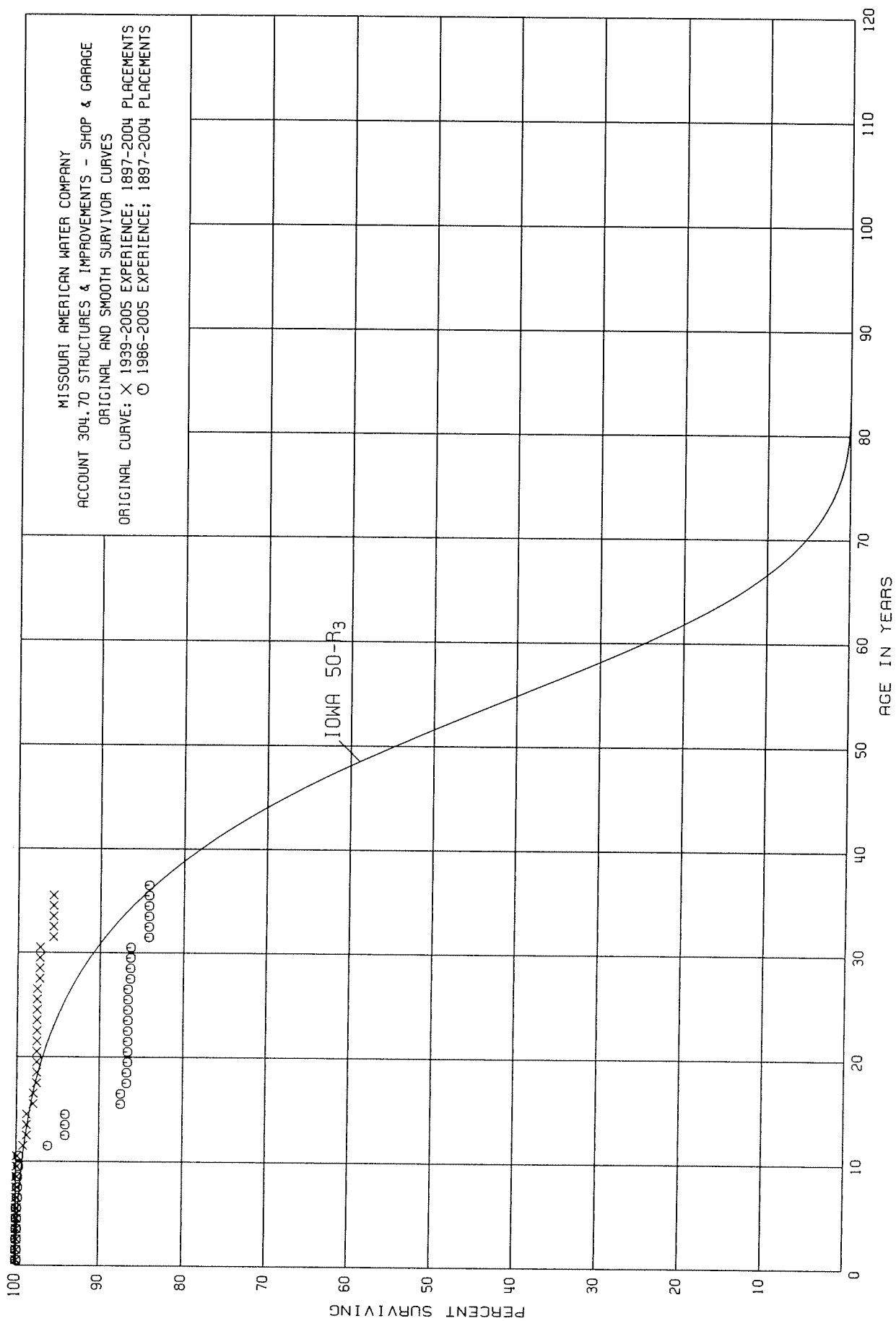
ACCOUNT 304.61 STRUCTURES & IMPROVEMENTS - OFFICE BUILDING

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1977-2005

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



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1986-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1986-2005

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

MISSOURI AMERICAN WATER COMPANY

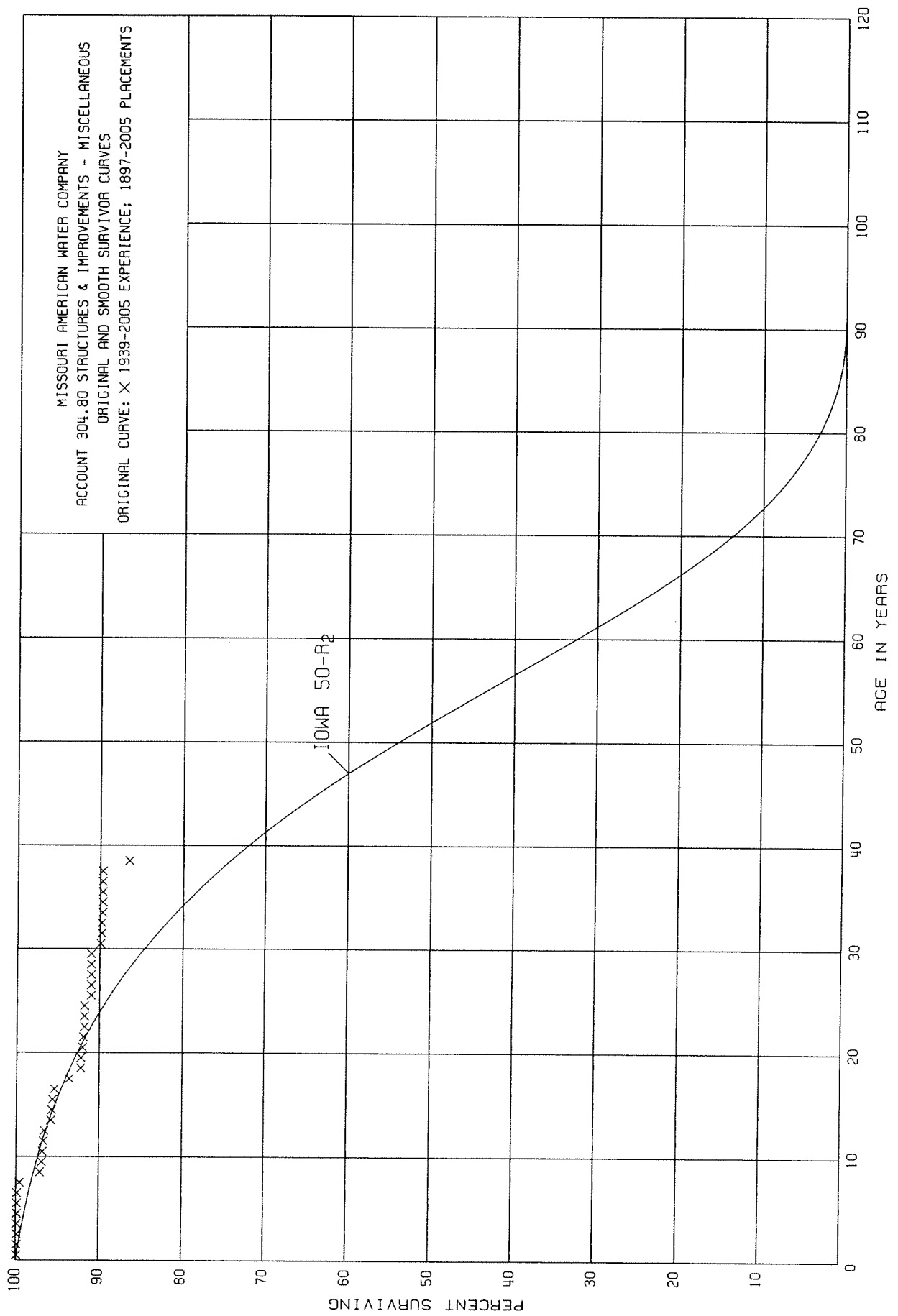
ACCOUNT 304.70 STRUCTURES & IMPROVEMENTS - SHOP & GARAGE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2004

EXPERIENCE BAND 1986-2005

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



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.80 STRUCTURES & IMPROVEMENTS - MISCELLANEOUS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1897-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 304.80 STRUCTURES & IMPROVEMENTS - MISCELLANEOUS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2005

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

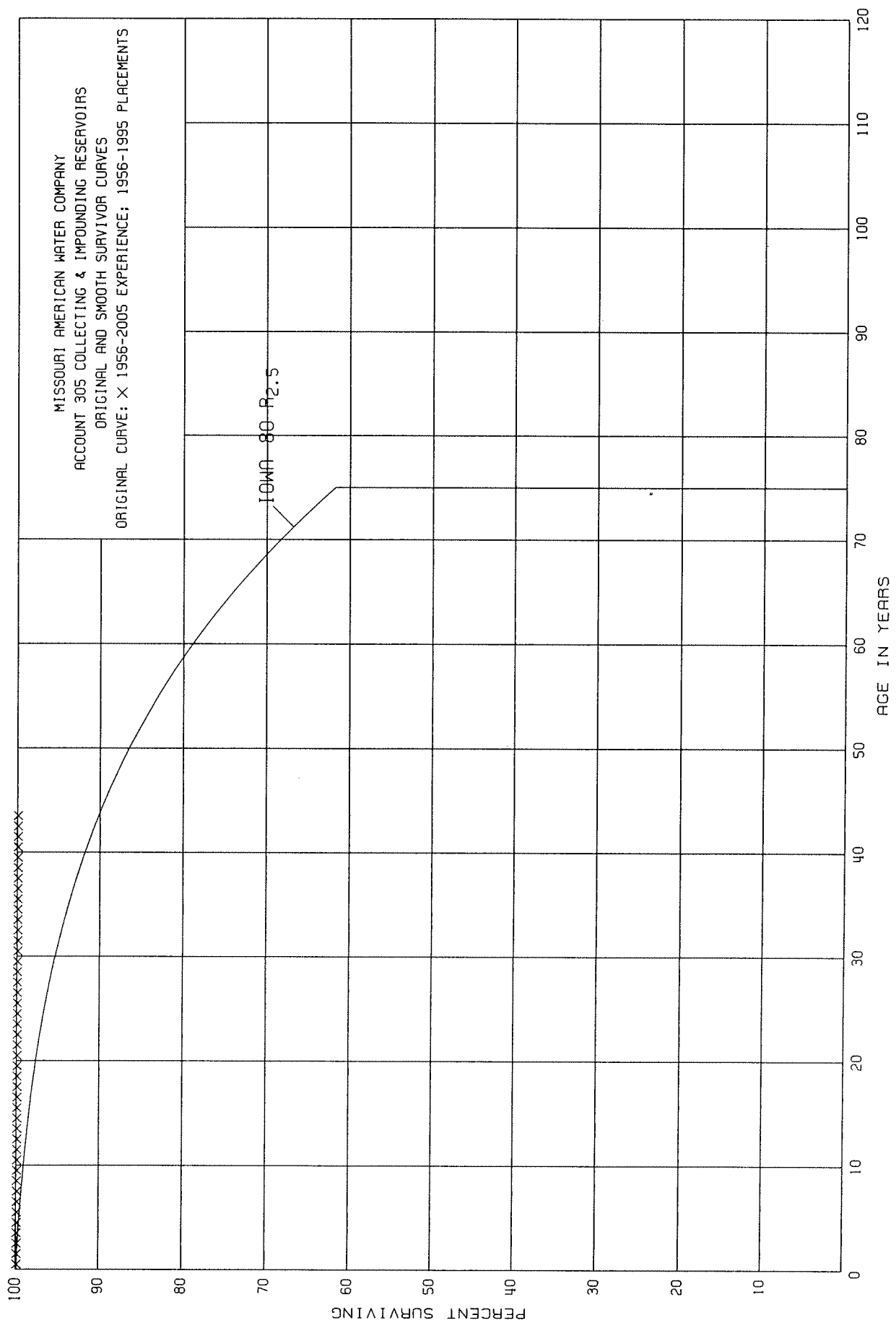
ACCOUNT 304.80 STRUCTURES & IMPROVEMENTS - MISCELLANEOUS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1897-2005

EXPERIENCE BAND 1939-2005

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



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 305 COLLECTING & IMPOUNDING RESERVOIRS

ORIGINAL LIFE TABLE

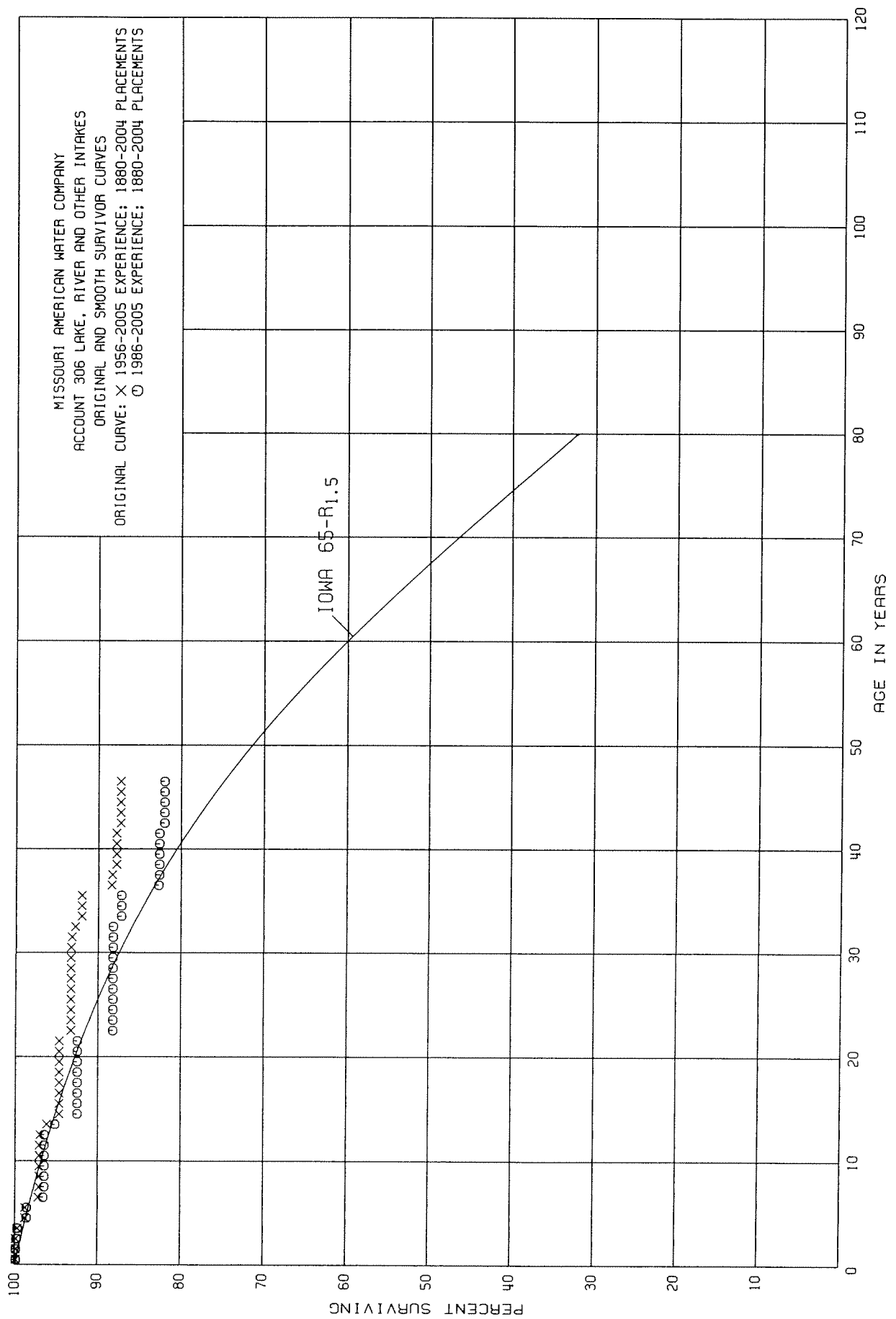
PLACEMENT BAND 1956-1995

EXPERIENCE BAND 1956-2005

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

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

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



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

PLACEMENT BAND 1880-2004			EXPERIENCE BAND 1956-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	1,520,165		0.0000	1.0000	100.00
0.5	1,520,165		0.0000	1.0000	100.00
1.5	1,288,351	1,811	0.0014	0.9986	100.00
2.5	1,279,154	1,900	0.0015	0.9985	99.86
3.5	1,277,254	11,144	0.0087	0.9913	99.71
4.5	1,261,211		0.0000	1.0000	98.84
5.5	1,236,366	21,193	0.0171	0.9829	98.84
6.5	1,215,173	553	0.0005	0.9995	97.15
7.5	1,211,828		0.0000	1.0000	97.10
8.5	1,211,828		0.0000	1.0000	97.10
9.5	1,215,818		0.0000	1.0000	97.10
10.5	452,589		0.0000	1.0000	97.10
11.5	415,898	473	0.0011	0.9989	97.10
12.5	417,414	3,268	0.0078	0.9922	96.99
13.5	414,147	6,790	0.0164	0.9836	96.23
14.5	384,548		0.0000	1.0000	94.65
15.5	383,630		0.0000	1.0000	94.65
16.5	293,223		0.0000	1.0000	94.65
17.5	224,353		0.0000	1.0000	94.65
18.5	224,353		0.0000	1.0000	94.65
19.5	220,718		0.0000	1.0000	94.65
20.5	220,718		0.0000	1.0000	94.65
21.5	220,718	3,240	0.0147	0.9853	94.65
22.5	217,478		0.0000	1.0000	93.26
23.5	168,512		0.0000	1.0000	93.26
24.5	168,512		0.0000	1.0000	93.26
25.5	168,512		0.0000	1.0000	93.26
26.5	170,667		0.0000	1.0000	93.26
27.5	170,667		0.0000	1.0000	93.26
28.5	170,667		0.0000	1.0000	93.26
29.5	162,708		0.0000	1.0000	93.26
30.5	193,589	147	0.0008	0.9992	93.26
31.5	193,442	784	0.0041	0.9959	93.19
32.5	192,657	1,617	0.0084	0.9916	92.81
33.5	182,589		0.0000	1.0000	92.03
34.5	182,589		0.0000	1.0000	92.03
35.5	182,589	7,268	0.0398	0.9602	92.03
36.5	175,322	100	0.0006	0.9994	88.37
37.5	175,222	954	0.0054	0.9946	88.32
38.5	174,268		0.0000	1.0000	87.84

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

PLACEMENT BAND 1880-2004			EXPERIENCE BAND 1956-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	169,945		0.0000	1.0000	87.84
40.5	169,945		0.0000	1.0000	87.84
41.5	163,806	1,000	0.0061	0.9939	87.84
42.5	162,806		0.0000	1.0000	87.30
43.5	162,416		0.0000	1.0000	87.30
44.5	153,981		0.0000	1.0000	87.30
45.5	157,750		0.0000	1.0000	87.30
46.5	94,478		0.0000	1.0000	87.30
47.5	94,435		0.0000	1.0000	87.30
48.5	50,438	166	0.0033	0.9967	87.30
49.5	58,606		0.0000	1.0000	87.01
50.5	58,606		0.0000	1.0000	87.01
51.5	58,606		0.0000	1.0000	87.01
52.5	72,178		0.0000	1.0000	87.01
53.5	94,208		0.0000	1.0000	87.01
54.5	106,499		0.0000	1.0000	87.01
55.5	108,105		0.0000	1.0000	87.01
56.5	109,534		0.0000	1.0000	87.01
57.5	114,870		0.0000	1.0000	87.01
58.5	126,475	3,755	0.0297	0.9703	87.01
59.5	131,321		0.0000	1.0000	84.43
60.5	130,491		0.0000	1.0000	84.43
61.5	137,291		0.0000	1.0000	84.43
62.5	135,302		0.0000	1.0000	84.43
63.5	137,608		0.0000	1.0000	84.43
64.5	137,774		0.0000	1.0000	84.43
65.5	137,692		0.0000	1.0000	84.43
66.5	137,692		0.0000	1.0000	84.43
67.5	138,275		0.0000	1.0000	84.43
68.5	138,275		0.0000	1.0000	84.43
69.5	138,275		0.0000	1.0000	84.43
70.5	140,424		0.0000	1.0000	84.43
71.5	139,469		0.0000	1.0000	84.43
72.5	139,469		0.0000	1.0000	84.43
73.5	139,469		0.0000	1.0000	84.43
74.5	139,389		0.0000	1.0000	84.43
75.5	127,909		0.0000	1.0000	84.43
76.5	127,909		0.0000	1.0000	84.43
77.5	127,909		0.0000	1.0000	84.43
78.5	127,909		0.0000	1.0000	84.43
79.5	127,909		0.0000	1.0000	84.43

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

PLACEMENT BAND 1880-2004			EXPERIENCE BAND 1956-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
80.5	127,909		0.0000	1.0000	84.43
81.5	127,909		0.0000	1.0000	84.43
82.5	127,909		0.0000	1.0000	84.43
83.5	127,909		0.0000	1.0000	84.43
84.5	127,909		0.0000	1.0000	84.43
85.5	127,909		0.0000	1.0000	84.43
86.5	127,909		0.0000	1.0000	84.43
87.5	127,909	992	0.0078	0.9922	84.43
88.5	125,153		0.0000	1.0000	83.77
89.5	123,444		0.0000	1.0000	83.77
90.5	123,444	399	0.0032	0.9968	83.77
91.5	122,619	983	0.0080	0.9920	83.50
92.5	121,533		0.0000	1.0000	82.83
93.5	121,235		0.0000	1.0000	82.83
94.5	111,242		0.0000	1.0000	82.83
95.5	107,473		0.0000	1.0000	82.83
96.5	107,261		0.0000	1.0000	82.83
97.5	91,411		0.0000	1.0000	82.83
98.5	73,357		0.0000	1.0000	82.83
99.5	61,066		0.0000	1.0000	82.83
100.5	59,459		0.0000	1.0000	82.83
101.5	58,031		0.0000	1.0000	82.83
102.5	54,573		0.0000	1.0000	82.83
103.5	39,487		0.0000	1.0000	82.83
104.5	28,850		0.0000	1.0000	82.83
105.5	28,850		0.0000	1.0000	82.83
106.5	22,050		0.0000	1.0000	82.83
107.5	22,050		0.0000	1.0000	82.83
108.5	22,034		0.0000	1.0000	82.83
109.5	21,868	709	0.0324	0.9676	82.83
110.5	21,159		0.0000	1.0000	80.15
111.5	21,159		0.0000	1.0000	80.15
112.5	21,159		0.0000	1.0000	80.15
113.5	18,869		0.0000	1.0000	80.15
114.5	18,869		0.0000	1.0000	80.15
115.5	16,720		0.0000	1.0000	80.15
116.5	15,520		0.0000	1.0000	80.15
117.5	14,937		0.0000	1.0000	80.15
118.5	14,937		0.0000	1.0000	80.15
119.5	14,937		0.0000	1.0000	80.15
120.5					80.15

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

ORIGINAL LIFE TABLE

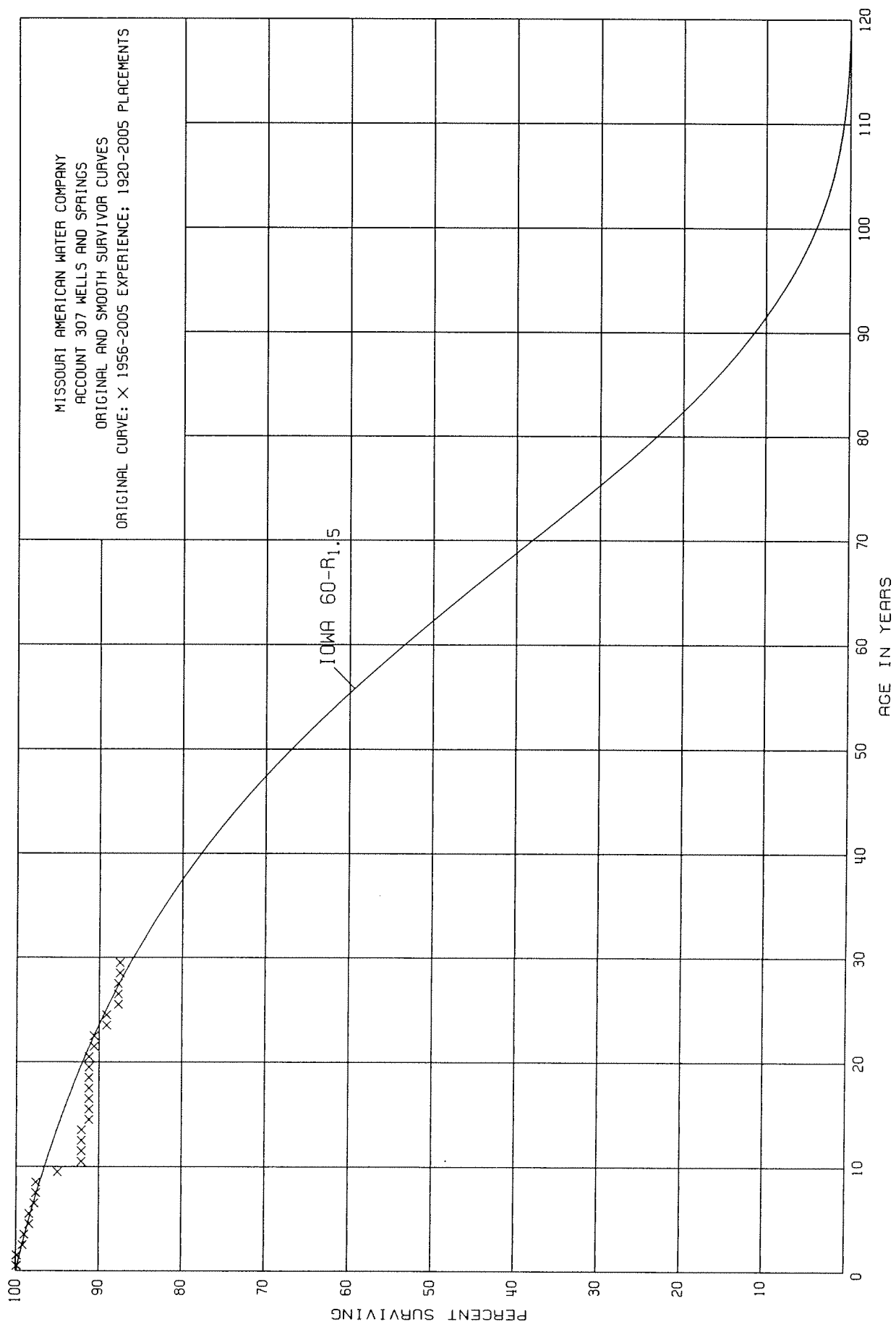
PLACEMENT BAND 1880-2004			EXPERIENCE BAND 1986-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	1,269,549		0.0000	1.0000	100.00
0.5	1,270,549		0.0000	1.0000	100.00
1.5	1,075,269	1,811	0.0017	0.9983	100.00
2.5	1,064,994	1,900	0.0018	0.9982	99.83
3.5	1,063,094	11,144	0.0105	0.9895	99.65
4.5	1,045,624		0.0000	1.0000	98.60
5.5	1,020,779	21,193	0.0208	0.9792	98.60
6.5	999,586	553	0.0006	0.9994	96.55
7.5	993,963		0.0000	1.0000	96.49
8.5	1,046,197		0.0000	1.0000	96.49
9.5	1,046,197		0.0000	1.0000	96.49
10.5	282,138		0.0000	1.0000	96.49
11.5	245,446		0.0000	1.0000	96.49
12.5	245,446	3,268	0.0133	0.9867	96.49
13.5	242,643	6,790	0.0280	0.9720	95.21
14.5	224,157		0.0000	1.0000	92.54
15.5	223,157		0.0000	1.0000	92.54
16.5	132,750		0.0000	1.0000	92.54
17.5	63,880		0.0000	1.0000	92.54
18.5	72,330		0.0000	1.0000	92.54
19.5	68,695		0.0000	1.0000	92.54
20.5	68,695		0.0000	1.0000	92.54
21.5	68,695	3,240	0.0472	0.9528	92.54
22.5	65,455		0.0000	1.0000	88.17
23.5	18,672		0.0000	1.0000	88.17
24.5	24,705		0.0000	1.0000	88.17
25.5	24,705		0.0000	1.0000	88.17
26.5	30,878		0.0000	1.0000	88.17
27.5	30,878		0.0000	1.0000	88.17
28.5	75,243		0.0000	1.0000	88.17
29.5	77,488		0.0000	1.0000	88.17
30.5	77,488		0.0000	1.0000	88.17
31.5	148,633		0.0000	1.0000	88.17
32.5	148,779	1,617	0.0109	0.9891	88.17
33.5	138,712		0.0000	1.0000	87.21
34.5	140,139		0.0000	1.0000	87.21
35.5	140,139	7,268	0.0519	0.9481	87.21
36.5	132,871	100	0.0008	0.9992	82.68
37.5	135,049		0.0000	1.0000	82.61
38.5	135,049		0.0000	1.0000	82.61

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

PLACEMENT BAND 1880-2004			EXPERIENCE BAND 1986-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	132,052		0.0000	1.0000	82.61
40.5	132,882		0.0000	1.0000	82.61
41.5	126,709	1,000	0.0079	0.9921	82.61
42.5	127,698		0.0000	1.0000	81.96
43.5	125,515		0.0000	1.0000	81.96
44.5	117,014		0.0000	1.0000	81.96
45.5	117,097		0.0000	1.0000	81.96
46.5	53,220		0.0000	1.0000	81.96
47.5	53,073		0.0000	1.0000	81.96
48.5	8,808	166	0.0188	0.9812	81.96
49.5	7,215		0.0000	1.0000	80.42
50.5	7,215		0.0000	1.0000	80.42
51.5	7,215		0.0000	1.0000	80.42
52.5	4,937		0.0000	1.0000	80.42
53.5	4,937		0.0000	1.0000	80.42
54.5	4,937		0.0000	1.0000	80.42
55.5	4,937		0.0000	1.0000	80.42
56.5	7,092		0.0000	1.0000	80.42
57.5	7,092		0.0000	1.0000	80.42
58.5	7,092		0.0000	1.0000	80.42
59.5	5,136		0.0000	1.0000	80.42
60.5	31,432		0.0000	1.0000	80.42
61.5	31,432		0.0000	1.0000	80.42
62.5	29,443		0.0000	1.0000	80.42
63.5	29,443		0.0000	1.0000	80.42
64.5	29,443		0.0000	1.0000	80.42
65.5	29,361		0.0000	1.0000	80.42
66.5	29,361		0.0000	1.0000	80.42
67.5	29,361		0.0000	1.0000	80.42
68.5	29,361		0.0000	1.0000	80.42
69.5	31,070		0.0000	1.0000	80.42
70.5	31,070		0.0000	1.0000	80.42
71.5	28,949		0.0000	1.0000	80.42
72.5	28,949		0.0000	1.0000	80.42
73.5	30,742		0.0000	1.0000	80.42
74.5	30,895		0.0000	1.0000	80.42
75.5	7,538		0.0000	1.0000	80.42
76.5	8,142		0.0000	1.0000	80.42
77.5	8,245		0.0000	1.0000	80.42
78.5	8,514		0.0000	1.0000	80.42
79.5	18,275		0.0000	1.0000	80.42

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

PLACEMENT BAND 1880-2004			EXPERIENCE BAND 1986-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
80.5	18,275		0.0000	1.0000	80.42
81.5	18,275		0.0000	1.0000	80.42
82.5	34,125		0.0000	1.0000	80.42
83.5	56,154		0.0000	1.0000	80.42
84.5	68,446		0.0000	1.0000	80.42
85.5	70,052		0.0000	1.0000	80.42
86.5	71,480		0.0000	1.0000	80.42
87.5	76,817	992	0.0129	0.9871	80.42
88.5	85,666		0.0000	1.0000	79.38
89.5	94,593		0.0000	1.0000	79.38
90.5	94,593	399	0.0042	0.9958	79.38
91.5	100,569	983	0.0098	0.9902	79.05
92.5	99,483		0.0000	1.0000	78.28
93.5	101,491		0.0000	1.0000	78.28
94.5	91,664		0.0000	1.0000	78.28
95.5	87,895		0.0000	1.0000	78.28
96.5	87,683		0.0000	1.0000	78.28
97.5	72,416		0.0000	1.0000	78.28
98.5	54,362		0.0000	1.0000	78.28
99.5	42,071		0.0000	1.0000	78.28
100.5	42,613		0.0000	1.0000	78.28
101.5	42,385		0.0000	1.0000	78.28
102.5	38,927		0.0000	1.0000	78.28
103.5	23,841		0.0000	1.0000	78.28
104.5	13,205		0.0000	1.0000	78.28
105.5	28,850		0.0000	1.0000	78.28
106.5	22,050		0.0000	1.0000	78.28
107.5	22,050		0.0000	1.0000	78.28
108.5	22,034		0.0000	1.0000	78.28
109.5	21,868	709	0.0324	0.9676	78.28
110.5	21,159		0.0000	1.0000	75.74
111.5	21,159		0.0000	1.0000	75.74
112.5	21,159		0.0000	1.0000	75.74
113.5	18,869		0.0000	1.0000	75.74
114.5	18,869		0.0000	1.0000	75.74
115.5	16,720		0.0000	1.0000	75.74
116.5	15,520		0.0000	1.0000	75.74
117.5	14,937		0.0000	1.0000	75.74
118.5	14,937		0.0000	1.0000	75.74
119.5	14,937		0.0000	1.0000	75.74
120.5					75.74



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1956-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 307 WELLS AND SPRINGS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1956-2005

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

MISSOURI AMERICAN WATER COMPANY

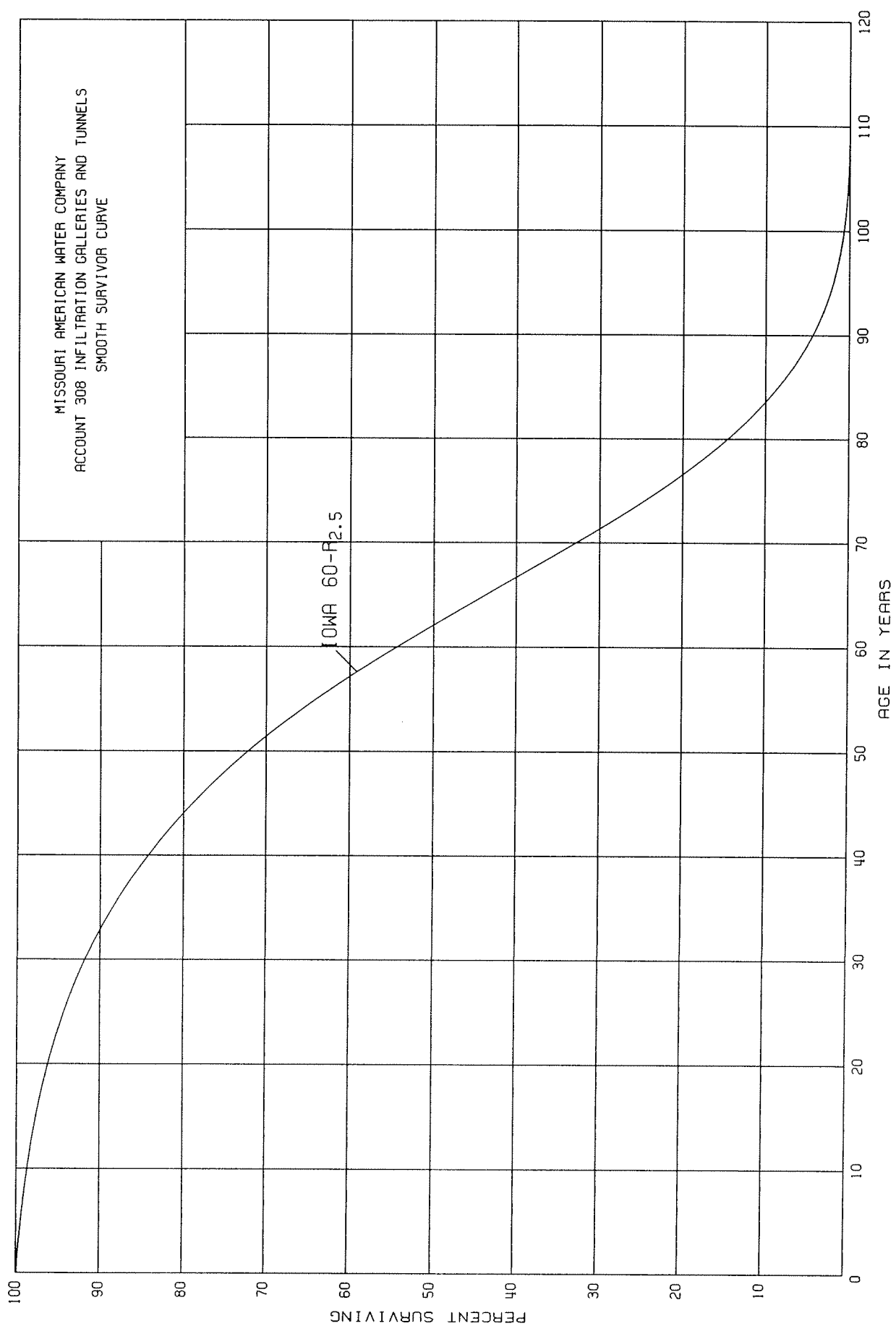
ACCOUNT 307 WELLS AND SPRINGS

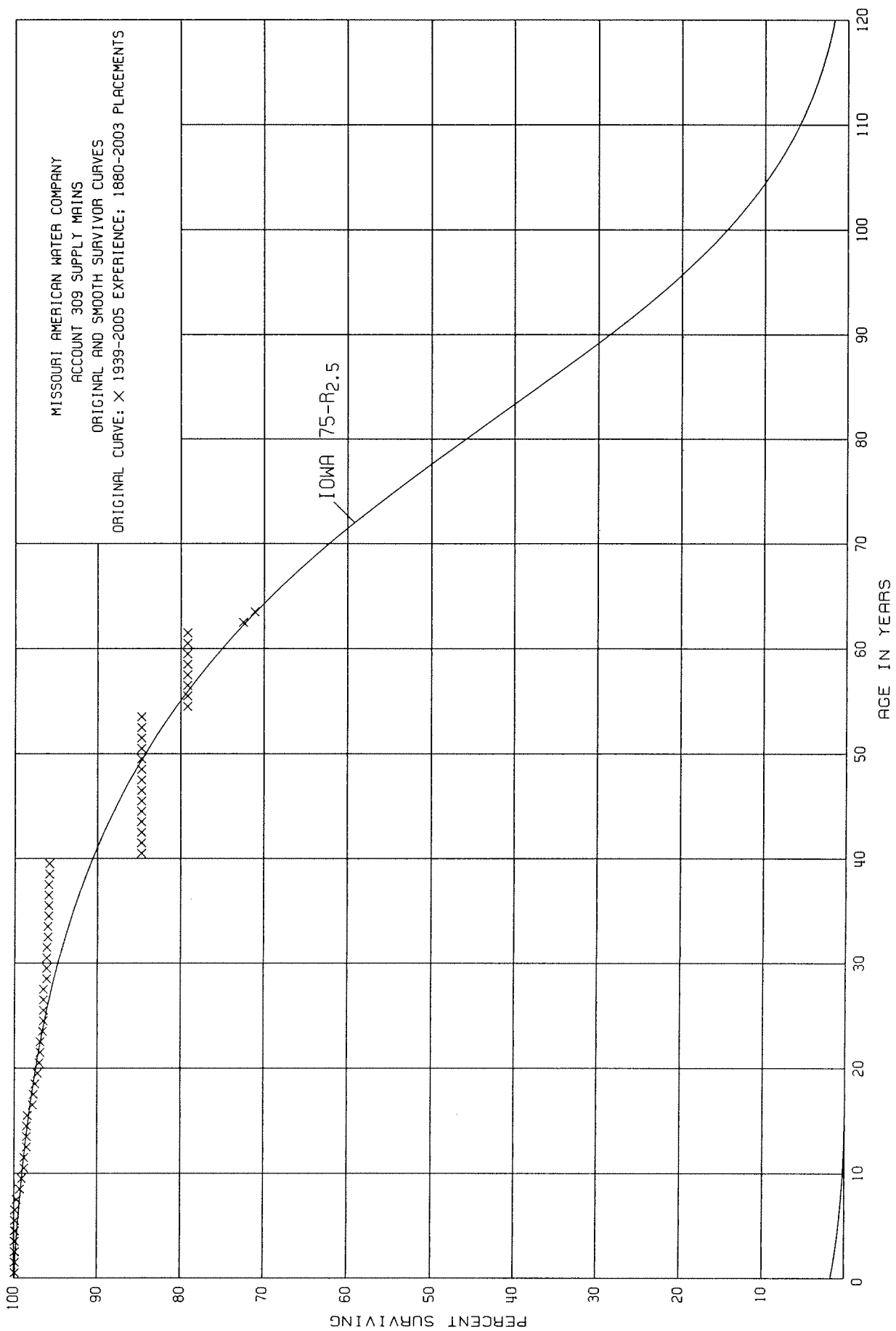
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1920-2005

EXPERIENCE BAND 1956-2005

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





MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1880-2003

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2003

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	1,330,275	153,471	0.1154	0.8846	95.75
40.5	1,176,716		0.0000	1.0000	84.70
41.5	1,072,765		0.0000	1.0000	84.70
42.5	1,056,555		0.0000	1.0000	84.70
43.5	1,038,747		0.0000	1.0000	84.70
44.5	913,466		0.0000	1.0000	84.70
45.5	851,006		0.0000	1.0000	84.70
46.5	721,414		0.0000	1.0000	84.70
47.5	721,950		0.0000	1.0000	84.70
48.5	635,115		0.0000	1.0000	84.70
49.5	518,467		0.0000	1.0000	84.70
50.5	344,855		0.0000	1.0000	84.70
51.5	338,464		0.0000	1.0000	84.70
52.5	331,968		0.0000	1.0000	84.70
53.5	326,243	21,053	0.0645	0.9355	84.70
54.5	305,190		0.0000	1.0000	79.24
55.5	305,190	102	0.0003	0.9997	79.24
56.5	305,089		0.0000	1.0000	79.22
57.5	305,223		0.0000	1.0000	79.22
58.5	308,777		0.0000	1.0000	79.22
59.5	308,777		0.0000	1.0000	79.22
60.5	277,946		0.0000	1.0000	79.22
61.5	277,946	23,519	0.0846	0.9154	79.22
62.5	254,375	5,138	0.0202	0.9798	72.52
63.5	249,236		0.0000	1.0000	71.06
64.5	249,236		0.0000	1.0000	71.06
65.5	249,236		0.0000	1.0000	71.06
66.5	249,236		0.0000	1.0000	71.06
67.5	249,236	253	0.0010	0.9990	71.06
68.5	248,983		0.0000	1.0000	70.99
69.5	248,983	12,300	0.0494	0.9506	70.99
70.5	236,684		0.0000	1.0000	67.48
71.5	236,684		0.0000	1.0000	67.48
72.5	236,684		0.0000	1.0000	67.48
73.5	236,684	59	0.0002	0.9998	67.48
74.5	236,625		0.0000	1.0000	67.47
75.5	235,949		0.0000	1.0000	67.47
76.5	235,949		0.0000	1.0000	67.47
77.5	235,949		0.0000	1.0000	67.47
78.5	235,949	14,628	0.0620	0.9380	67.47

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 309 SUPPLY MAINS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2003

EXPERIENCE BAND 1939-2005

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

MISSOURI AMERICAN WATER COMPANY

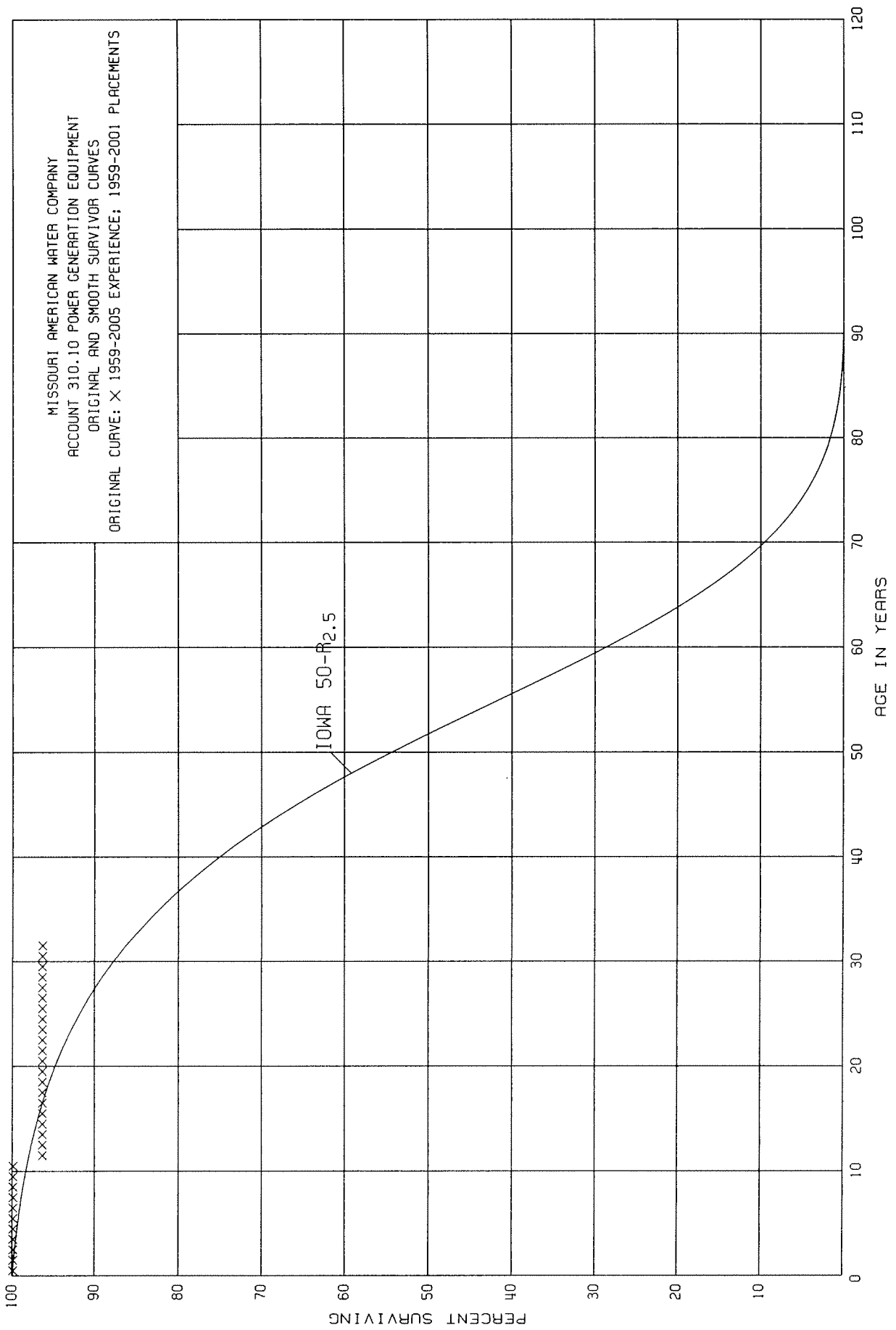
ACCOUNT 309 SUPPLY MAINS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2003

EXPERIENCE BAND 1939-2005

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



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.10 POWER GENERATION EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1959-2001			EXPERIENCE BAND 1959-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	645,518		0.0000	1.0000	100.00
0.5	645,518		0.0000	1.0000	100.00
1.5	645,518		0.0000	1.0000	100.00
2.5	645,518		0.0000	1.0000	100.00
3.5	325,738		0.0000	1.0000	100.00
4.5	325,795		0.0000	1.0000	100.00
5.5	319,911		0.0000	1.0000	100.00
6.5	319,911		0.0000	1.0000	100.00
7.5	319,911		0.0000	1.0000	100.00
8.5	69,899		0.0000	1.0000	100.00
9.5	69,899		0.0000	1.0000	100.00
10.5	69,899	2,565	0.0367	0.9633	100.00
11.5	67,334		0.0000	1.0000	96.33
12.5	67,334		0.0000	1.0000	96.33
13.5	67,334		0.0000	1.0000	96.33
14.5	67,334		0.0000	1.0000	96.33
15.5	67,334		0.0000	1.0000	96.33
16.5	67,334		0.0000	1.0000	96.33
17.5	67,334		0.0000	1.0000	96.33
18.5	59,834		0.0000	1.0000	96.33
19.5	59,834		0.0000	1.0000	96.33
20.5	58,934		0.0000	1.0000	96.33
21.5	36,623		0.0000	1.0000	96.33
22.5	36,623		0.0000	1.0000	96.33
23.5	36,623		0.0000	1.0000	96.33
24.5	36,623		0.0000	1.0000	96.33
25.5	30,610		0.0000	1.0000	96.33
26.5	30,610		0.0000	1.0000	96.33
27.5	30,610		0.0000	1.0000	96.33
28.5	30,610		0.0000	1.0000	96.33
29.5	30,610		0.0000	1.0000	96.33
30.5	30,610		0.0000	1.0000	96.33
31.5	30,610		0.0000	1.0000	96.33
32.5	14,829		0.0000	1.0000	96.33
33.5	14,829		0.0000	1.0000	96.33
34.5	14,829		0.0000	1.0000	96.33
35.5	14,829		0.0000	1.0000	96.33
36.5	14,829		0.0000	1.0000	96.33
37.5	14,829		0.0000	1.0000	96.33
38.5	14,829		0.0000	1.0000	96.33

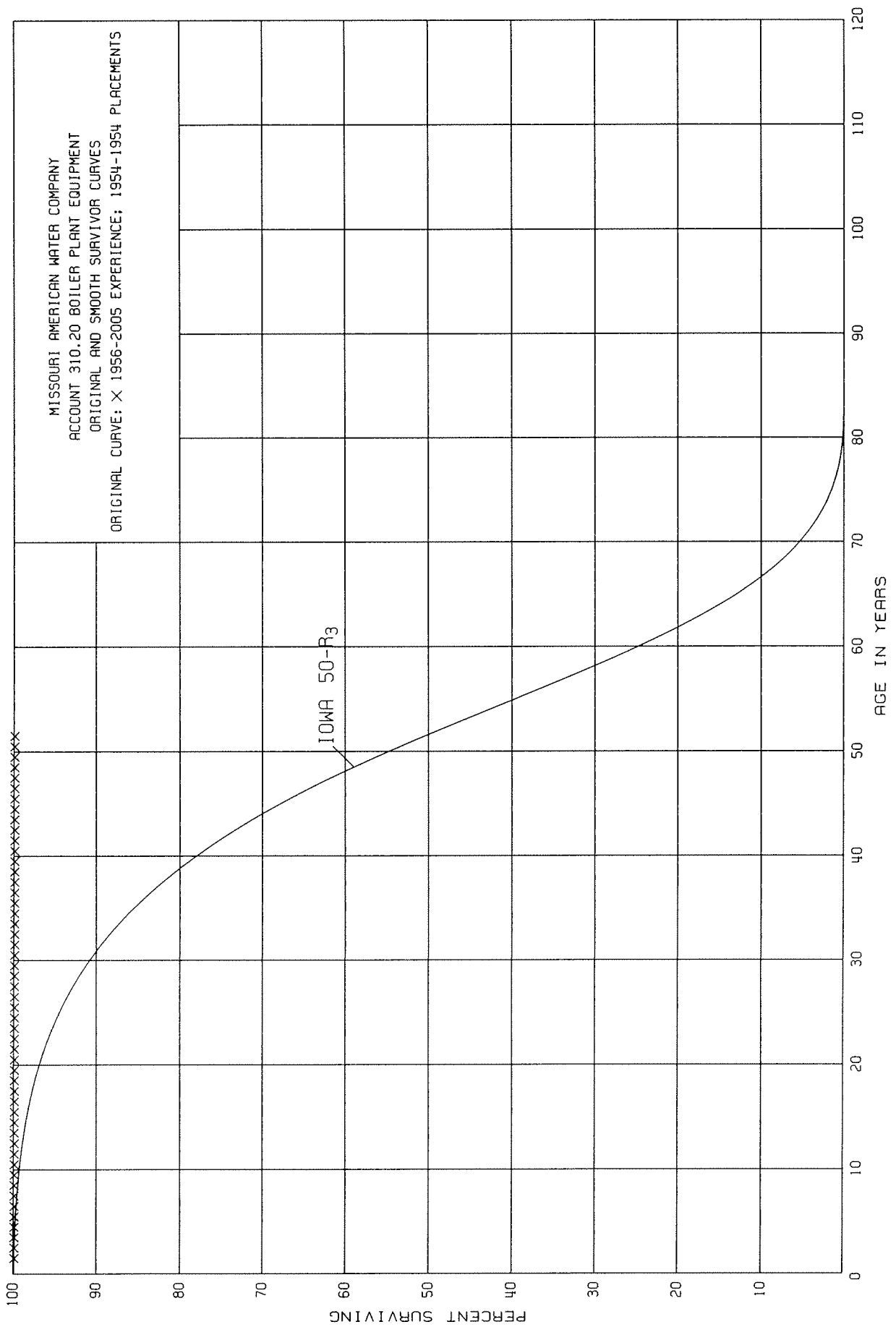
MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.10 POWER GENERATION EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1959-2001

EXPERIENCE BAND 1959-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	14,829		0.0000	1.0000	96.33
40.5	14,829		0.0000	1.0000	96.33
41.5	14,829		0.0000	1.0000	96.33
42.5	14,829		0.0000	1.0000	96.33
43.5	14,829		0.0000	1.0000	96.33
44.5	14,829		0.0000	1.0000	96.33
45.5	14,829		0.0000	1.0000	96.33
46.5					96.33



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.20 BOILER PLANT EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1954-1954

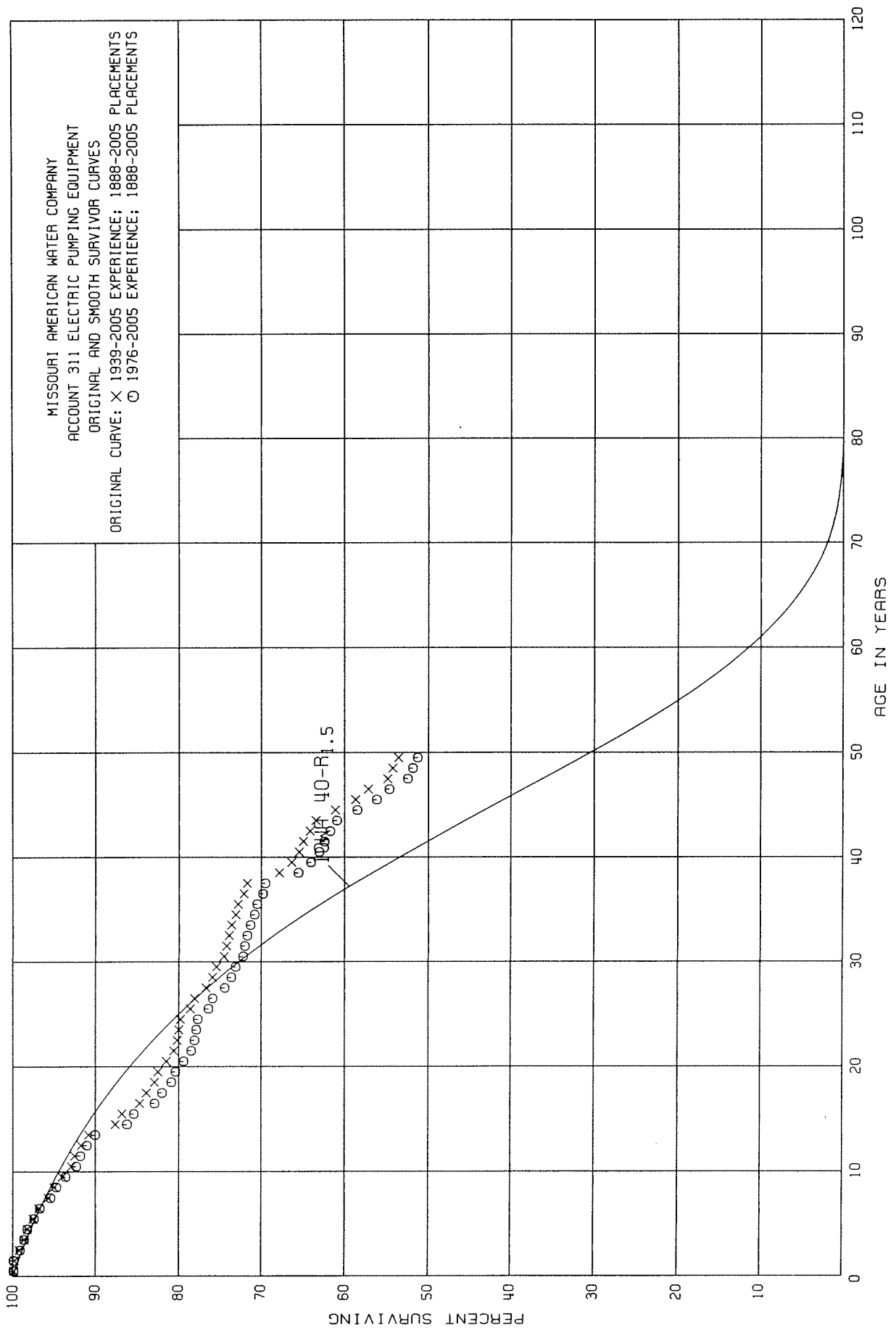
EXPERIENCE BAND 1956-2005

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

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 310.20 BOILER PLANT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1954-1954			EXPERIENCE BAND 1956-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	348		0.0000	1.0000	100.00
40.5	348		0.0000	1.0000	100.00
41.5	348		0.0000	1.0000	100.00
42.5	348		0.0000	1.0000	100.00
43.5	348		0.0000	1.0000	100.00
44.5	348		0.0000	1.0000	100.00
45.5	348		0.0000	1.0000	100.00
46.5	348		0.0000	1.0000	100.00
47.5	348		0.0000	1.0000	100.00
48.5	348		0.0000	1.0000	100.00
49.5	348		0.0000	1.0000	100.00
50.5	348		0.0000	1.0000	100.00
51.5					100.00



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

PLACEMENT BAND 1888-2005

EXPERIENCE BAND 1939-2005

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

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

PLACEMENT BAND 1888-2005			EXPERIENCE BAND 1939-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	4,173,940	58,885	0.0141	0.9859	66.33
40.5	4,073,004	32,118	0.0079	0.9921	65.39
41.5	3,657,757	41,749	0.0114	0.9886	64.87
42.5	3,600,894	43,973	0.0122	0.9878	64.13
43.5	3,400,854	120,453	0.0354	0.9646	63.35
44.5	3,045,926	119,315	0.0392	0.9608	61.11
45.5	2,796,301	72,818	0.0260	0.9740	58.71
46.5	2,715,869	109,047	0.0402	0.9598	57.18
47.5	2,608,267	27,122	0.0104	0.9896	54.88
48.5	2,521,770	32,499	0.0129	0.9871	54.31
49.5	2,146,075	15,739	0.0073	0.9927	53.61
50.5	1,320,780	1,302	0.0010	0.9990	53.22
51.5	1,066,158	3,347	0.0031	0.9969	53.17
52.5	928,263	11,536	0.0124	0.9876	53.01
53.5	914,218	266	0.0003	0.9997	52.35
54.5	702,135	540	0.0008	0.9992	52.33
55.5	628,417	4,132	0.0066	0.9934	52.29
56.5	570,842	600	0.0011	0.9989	51.94
57.5	459,389	5,250	0.0114	0.9886	51.88
58.5	410,806	660	0.0016	0.9984	51.29
59.5	409,488	610	0.0015	0.9985	51.21
60.5	407,160	11,693	0.0287	0.9713	51.13
61.5	395,038	11,029	0.0279	0.9721	49.66
62.5	383,811	217	0.0006	0.9994	48.27
63.5	383,097	4,074	0.0106	0.9894	48.24
64.5	370,631	507	0.0014	0.9986	47.73
65.5	367,894		0.0000	1.0000	47.66
66.5	305,138	3,659	0.0120	0.9880	47.66
67.5	200,171	171	0.0009	0.9991	47.09
68.5	199,789	1,164	0.0058	0.9942	47.05
69.5	198,625		0.0000	1.0000	46.78
70.5	198,139		0.0000	1.0000	46.78
71.5	197,161		0.0000	1.0000	46.78
72.5	196,841		0.0000	1.0000	46.78
73.5	195,645		0.0000	1.0000	46.78
74.5	31,999	3,480	0.1088	0.8912	46.78
75.5	28,519	82	0.0029	0.9971	41.69
76.5	28,437		0.0000	1.0000	41.57
77.5	28,437		0.0000	1.0000	41.57
78.5	18,790		0.0000	1.0000	41.57

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

PLACEMENT BAND 1888-2005			EXPERIENCE BAND 1939-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	8,800		0.0000	1.0000	41.57
80.5	8,800		0.0000	1.0000	41.57
81.5	8,800		0.0000	1.0000	41.57
82.5	8,763		0.0000	1.0000	41.57
83.5	8,763		0.0000	1.0000	41.57
84.5	8,763		0.0000	1.0000	41.57
85.5	8,763		0.0000	1.0000	41.57
86.5	8,763		0.0000	1.0000	41.57
87.5	8,763		0.0000	1.0000	41.57
88.5	8,763		0.0000	1.0000	41.57
89.5	8,763		0.0000	1.0000	41.57
90.5	8,763		0.0000	1.0000	41.57
91.5	8,234		0.0000	1.0000	41.57
92.5	8,234		0.0000	1.0000	41.57
93.5	8,234		0.0000	1.0000	41.57
94.5	8,234		0.0000	1.0000	41.57
95.5	5,236		0.0000	1.0000	41.57
96.5	5,122		0.0000	1.0000	41.57
97.5	5,122		0.0000	1.0000	41.57
98.5	5,122		0.0000	1.0000	41.57
99.5	5,122		0.0000	1.0000	41.57
100.5	5,122		0.0000	1.0000	41.57
101.5	5,122		0.0000	1.0000	41.57
102.5	5,122	1,099	0.2146	0.7854	41.57
103.5	4,023		0.0000	1.0000	32.65
104.5	1,697		0.0000	1.0000	32.65
105.5	1,697		0.0000	1.0000	32.65
106.5	1,697		0.0000	1.0000	32.65
107.5	1,697		0.0000	1.0000	32.65
108.5	1,697		0.0000	1.0000	32.65
109.5	1,697	1,626	0.9582	0.0418	32.65
110.5	71		0.0000	1.0000	1.36
111.5	71		0.0000	1.0000	1.36
112.5	71		0.0000	1.0000	1.36
113.5	71		0.0000	1.0000	1.36
114.5	71		0.0000	1.0000	1.36
115.5	71		0.0000	1.0000	1.36
116.5	71		0.0000	1.0000	1.36
117.5					1.36

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

PLACEMENT BAND 1888-2005			EXPERIENCE BAND 1976-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	39,896,790	5,818	0.0001	0.9999	100.00
0.5	39,509,515	50,105	0.0013	0.9987	99.99
1.5	39,242,837	300,938	0.0077	0.9923	99.86
2.5	39,122,196	191,191	0.0049	0.9951	99.09
3.5	38,947,461	156,794	0.0040	0.9960	98.60
4.5	38,860,875	336,707	0.0087	0.9913	98.21
5.5	32,948,140	228,399	0.0069	0.9931	97.36
6.5	30,554,525	417,683	0.0137	0.9863	96.69
7.5	29,634,314	219,490	0.0074	0.9926	95.37
8.5	26,881,976	315,509	0.0117	0.9883	94.66
9.5	25,910,612	343,985	0.0133	0.9867	93.55
10.5	24,720,089	131,074	0.0053	0.9947	92.31
11.5	23,970,927	215,620	0.0090	0.9910	91.82
12.5	20,938,813	230,944	0.0110	0.9890	90.99
13.5	20,649,214	870,953	0.0422	0.9578	89.99
14.5	15,992,720	145,024	0.0091	0.9909	86.19
15.5	15,065,890	442,892	0.0294	0.9706	85.41
16.5	12,874,698	142,461	0.0111	0.9889	82.90
17.5	12,185,313	165,585	0.0136	0.9864	81.98
18.5	11,716,221	65,973	0.0056	0.9944	80.87
19.5	10,677,674	132,792	0.0124	0.9876	80.42
20.5	10,516,733	121,228	0.0115	0.9885	79.42
21.5	10,218,706	48,435	0.0047	0.9953	78.51
22.5	10,451,954	27,082	0.0026	0.9974	78.14
23.5	9,730,328	34,845	0.0036	0.9964	77.94
24.5	9,601,112	154,908	0.0161	0.9839	77.66
25.5	9,396,140	66,469	0.0071	0.9929	76.41
26.5	9,121,844	179,996	0.0197	0.9803	75.87
27.5	8,852,635	95,903	0.0108	0.9892	74.38
28.5	8,267,150	55,090	0.0067	0.9933	73.58
29.5	8,008,844	98,827	0.0123	0.9877	73.09
30.5	7,813,710	25,257	0.0032	0.9968	72.19
31.5	7,753,770	30,164	0.0039	0.9961	71.96
32.5	7,222,005	38,805	0.0054	0.9946	71.68
33.5	6,909,163	51,486	0.0075	0.9925	71.29
34.5	5,875,248	25,106	0.0043	0.9957	70.76
35.5	5,593,741	53,868	0.0096	0.9904	70.46
36.5	5,516,312	23,018	0.0042	0.9958	69.78
37.5	4,536,452	261,831	0.0577	0.9423	69.49
38.5	4,092,599	95,204	0.0233	0.9767	65.48

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

PLACEMENT BAND 1888-2005			EXPERIENCE BAND 1976-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	3,897,797	58,885	0.0151	0.9849	63.95
40.5	3,797,984	32,118	0.0085	0.9915	62.98
41.5	3,382,616	41,749	0.0123	0.9877	62.44
42.5	3,326,778	43,973	0.0132	0.9868	61.67
43.5	3,139,798	120,253	0.0383	0.9617	60.86
44.5	2,996,044	119,315	0.0398	0.9602	58.53
45.5	2,756,707	72,818	0.0264	0.9736	56.20
46.5	2,676,673	109,047	0.0407	0.9593	54.72
47.5	2,569,208	27,122	0.0106	0.9894	52.49
48.5	2,490,733	32,499	0.0130	0.9870	51.93
49.5	2,128,824	15,739	0.0074	0.9926	51.25
50.5	1,306,494	1,302	0.0010	0.9990	50.87
51.5	1,051,872	3,347	0.0032	0.9968	50.82
52.5	914,013	11,536	0.0126	0.9874	50.66
53.5	899,969	266	0.0003	0.9997	50.02
54.5	687,957	540	0.0008	0.9992	50.00
55.5	614,332	4,078	0.0066	0.9934	49.96
56.5	556,811	600	0.0011	0.9989	49.63
57.5	445,358	5,250	0.0118	0.9882	49.58
58.5	400,434	660	0.0016	0.9984	48.99
59.5	399,116	610	0.0015	0.9985	48.91
60.5	397,952	11,693	0.0294	0.9706	48.84
61.5	386,804	11,029	0.0285	0.9715	47.40
62.5	375,577	217	0.0006	0.9994	46.05
63.5	374,863	4,074	0.0109	0.9891	46.02
64.5	362,397	507	0.0014	0.9986	45.52
65.5	362,658		0.0000	1.0000	45.46
66.5	300,016	3,659	0.0122	0.9878	45.46
67.5	195,049	171	0.0009	0.9991	44.91
68.5	194,667	1,164	0.0060	0.9940	44.87
69.5	193,503		0.0000	1.0000	44.60
70.5	193,017		0.0000	1.0000	44.60
71.5	192,039		0.0000	1.0000	44.60
72.5	191,719		0.0000	1.0000	44.60
73.5	190,523		0.0000	1.0000	44.60
74.5	29,203	3,480	0.1192	0.8808	44.60
75.5	25,723	82	0.0032	0.9968	39.28
76.5	25,641		0.0000	1.0000	39.15
77.5	25,641		0.0000	1.0000	39.15
78.5	17,094		0.0000	1.0000	39.15

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

PLACEMENT BAND 1888-2005			EXPERIENCE BAND 1976-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	7,103		0.0000	1.0000	39.15
80.5	7,103		0.0000	1.0000	39.15
81.5	7,103		0.0000	1.0000	39.15
82.5	7,066		0.0000	1.0000	39.15
83.5	7,066		0.0000	1.0000	39.15
84.5	7,066		0.0000	1.0000	39.15
85.5	8,692		0.0000	1.0000	39.15
86.5	8,692		0.0000	1.0000	39.15
87.5	8,763		0.0000	1.0000	39.15
88.5	8,763		0.0000	1.0000	39.15
89.5	8,763		0.0000	1.0000	39.15
90.5	8,763		0.0000	1.0000	39.15
91.5	8,234		0.0000	1.0000	39.15
92.5	8,234		0.0000	1.0000	39.15
93.5	8,234		0.0000	1.0000	39.15
94.5	8,234		0.0000	1.0000	39.15
95.5	5,236		0.0000	1.0000	39.15
96.5	5,122		0.0000	1.0000	39.15
97.5	5,122		0.0000	1.0000	39.15
98.5	5,122		0.0000	1.0000	39.15
99.5	5,122		0.0000	1.0000	39.15
100.5	5,122		0.0000	1.0000	39.15
101.5	5,122		0.0000	1.0000	39.15
102.5	5,122	1,099	0.2146	0.7854	39.15
103.5	4,023		0.0000	1.0000	30.75
104.5	1,697		0.0000	1.0000	30.75
105.5	1,697		0.0000	1.0000	30.75
106.5	1,697		0.0000	1.0000	30.75
107.5	1,697		0.0000	1.0000	30.75
108.5	1,697		0.0000	1.0000	30.75
109.5	1,697	1,626	0.9582	0.0418	30.75
110.5	71		0.0000	1.0000	1.29
111.5	71		0.0000	1.0000	1.29
112.5	71		0.0000	1.0000	1.29
113.5	71		0.0000	1.0000	1.29
114.5	71		0.0000	1.0000	1.29
115.5	71		0.0000	1.0000	1.29
116.5	71		0.0000	1.0000	1.29
117.5					1.29