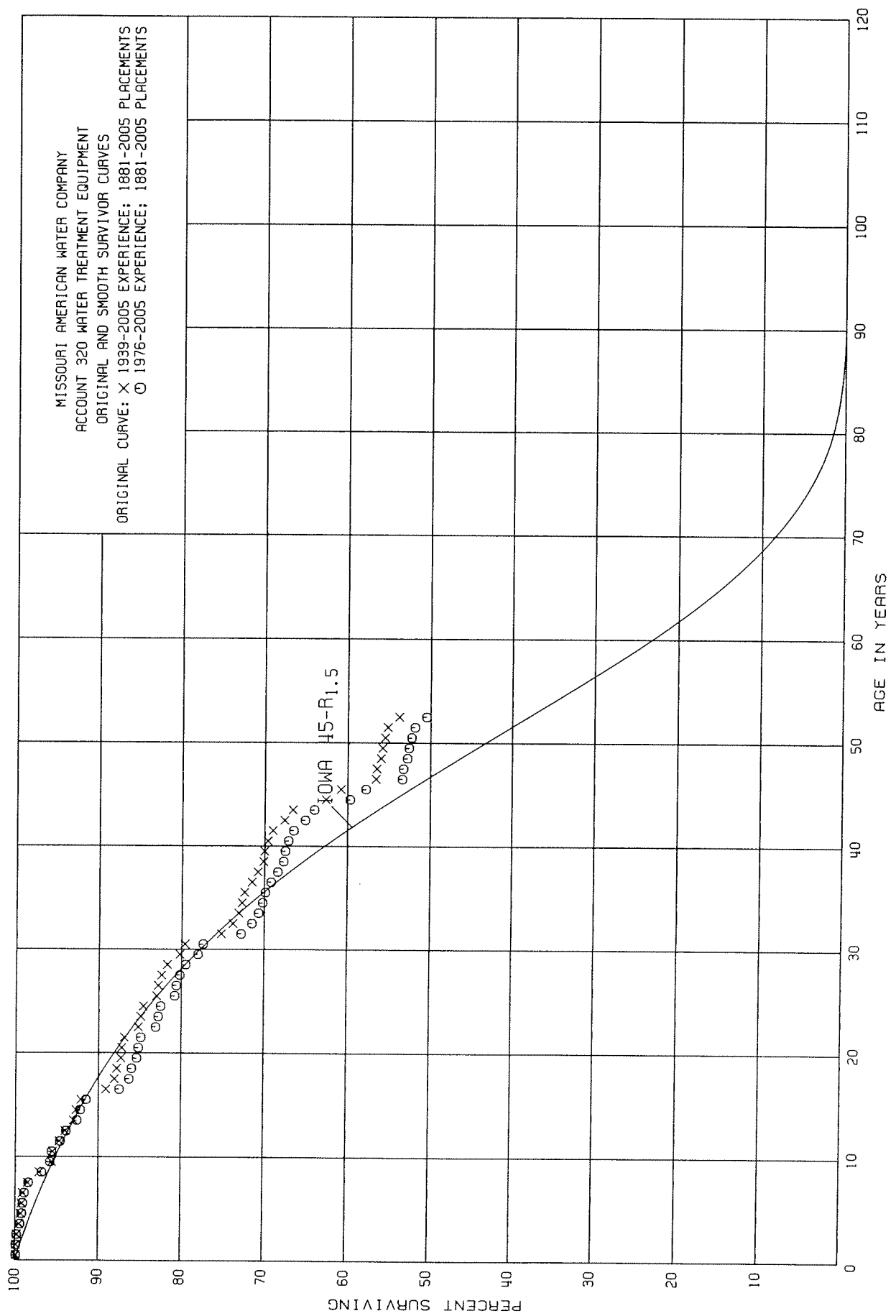




MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT
ORIGINAL LIFE TABLE

PLACEMENT BAND 1881-2005			EXPERIENCE BAND 1939-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	86,012,130	6,472	0.0001	0.9999	100.00
0.5	85,214,051	49,848	0.0006	0.9994	99.99
1.5	84,080,068	134,004	0.0016	0.9984	99.93
2.5	82,975,904	219,605	0.0026	0.9974	99.77
3.5	81,405,922	146,075	0.0018	0.9982	99.51
4.5	80,641,804	82,984	0.0010	0.9990	99.33
5.5	55,017,230	100,430	0.0018	0.9982	99.23
6.5	52,663,275	275,340	0.0052	0.9948	99.05
7.5	48,983,069	713,066	0.0146	0.9854	98.53
8.5	45,054,492	676,166	0.0150	0.9850	97.09
9.5	41,982,781	66,368	0.0016	0.9984	95.63
10.5	40,169,172	338,843	0.0084	0.9916	95.48
11.5	37,909,038	265,675	0.0070	0.9930	94.68
12.5	25,930,702	273,498	0.0105	0.9895	94.02
13.5	25,041,741	101,494	0.0041	0.9959	93.03
14.5	23,578,638	149,535	0.0063	0.9937	92.65
15.5	22,837,355	745,797	0.0327	0.9673	92.07
16.5	19,526,247	214,214	0.0110	0.9890	89.06
17.5	19,020,680	52,580	0.0028	0.9972	88.08
18.5	18,641,442	104,222	0.0056	0.9944	87.83
19.5	18,452,534	38,547	0.0021	0.9979	87.34
20.5	16,056,084	47,353	0.0029	0.9971	87.16
21.5	15,710,701	307,817	0.0196	0.9804	86.91
22.5	15,314,112	52,374	0.0034	0.9966	85.21
23.5	15,199,939	63,173	0.0042	0.9958	84.92
24.5	15,032,335	284,715	0.0189	0.9811	84.56
25.5	14,577,526	33,516	0.0023	0.9977	82.96
26.5	14,286,507	71,018	0.0050	0.9950	82.77
27.5	14,091,534	115,163	0.0082	0.9918	82.36
28.5	12,527,684	223,420	0.0178	0.9822	81.68
29.5	12,275,787	92,602	0.0075	0.9925	80.23
30.5	12,206,920	686,003	0.0562	0.9438	79.63
31.5	11,481,573	199,471	0.0174	0.9826	75.15
32.5	10,404,200	108,201	0.0104	0.9896	73.84
33.5	10,254,117	56,385	0.0055	0.9945	73.07
34.5	8,614,998	36,809	0.0043	0.9957	72.67
35.5	8,541,520	99,509	0.0117	0.9883	72.36
36.5	8,363,859	83,914	0.0100	0.9900	71.51
37.5	7,387,147	68,126	0.0092	0.9908	70.79
38.5	7,300,043	19,213	0.0026	0.9974	70.14

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

PLACEMENT BAND 1881-2005			EXPERIENCE BAND 1939-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	7,275,297	42,605	0.0059	0.9941	69.96
40.5	6,589,502	54,518	0.0083	0.9917	69.55
41.5	5,653,551	109,680	0.0194	0.9806	68.97
42.5	5,529,336	84,286	0.0152	0.9848	67.63
43.5	5,410,782	327,777	0.0606	0.9394	66.60
44.5	5,049,702	144,464	0.0286	0.9714	62.56
45.5	4,478,582	307,814	0.0687	0.9313	60.77
46.5	3,304,731	9,086	0.0027	0.9973	56.60
47.5	3,271,054	26,600	0.0081	0.9919	56.45
48.5	3,199,192	11,152	0.0035	0.9965	55.99
49.5	2,707,083	13,659	0.0050	0.9950	55.79
50.5	2,243,632	14,321	0.0064	0.9936	55.51
51.5	1,843,099	44,752	0.0243	0.9757	55.15
52.5	1,730,330	2,181	0.0013	0.9987	53.81
53.5	1,273,166		0.0000	1.0000	53.74
54.5	953,727	23,402	0.0245	0.9755	53.74
55.5	807,654	33,882	0.0420	0.9580	52.42
56.5	773,332	4,256	0.0055	0.9945	50.22
57.5	769,534	5,298	0.0069	0.9931	49.94
58.5	763,805	81,054	0.1061	0.8939	49.60
59.5	680,840	924	0.0014	0.9986	44.34
60.5	679,917	2,158	0.0032	0.9968	44.28
61.5	677,579	62,572	0.0923	0.9077	44.14
62.5	614,842	1,346	0.0022	0.9978	40.07
63.5	613,172		0.0000	1.0000	39.98
64.5	613,172		0.0000	1.0000	39.98
65.5	611,538		0.0000	1.0000	39.98
66.5	611,431	3,239	0.0053	0.9947	39.98
67.5	518,307		0.0000	1.0000	39.77
68.5	509,873		0.0000	1.0000	39.77
69.5	509,786		0.0000	1.0000	39.77
70.5	509,652		0.0000	1.0000	39.77
71.5	499,448	77	0.0002	0.9998	39.77
72.5	499,254	77	0.0002	0.9998	39.76
73.5	498,848	203	0.0004	0.9996	39.75
74.5	460,837	227,020	0.4926	0.5074	39.73
75.5	231,693		0.0000	1.0000	20.16
76.5	231,693		0.0000	1.0000	20.16
77.5	231,682		0.0000	1.0000	20.16
78.5	182,531		0.0000	1.0000	20.16

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2005			EXPERIENCE BAND 1939-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	182,531	1,112	0.0061	0.9939	20.16
80.5	181,419		0.0000	1.0000	20.04
81.5	180,841		0.0000	1.0000	20.04
82.5	180,841		0.0000	1.0000	20.04
83.5	180,841		0.0000	1.0000	20.04
84.5	180,439		0.0000	1.0000	20.04
85.5	180,346		0.0000	1.0000	20.04
86.5	180,346	6,769	0.0375	0.9625	20.04
87.5	173,577	27,872	0.1606	0.8394	19.29
88.5	145,623		0.0000	1.0000	16.19
89.5	130,116		0.0000	1.0000	16.19
90.5	129,946		0.0000	1.0000	16.19
91.5	129,946	48,231	0.3712	0.6288	16.19
92.5	81,716	305	0.0037	0.9963	10.18
93.5	81,411	215	0.0026	0.9974	10.14
94.5	81,197		0.0000	1.0000	10.11
95.5	81,177		0.0000	1.0000	10.11
96.5	80,845		0.0000	1.0000	10.11
97.5	78,259		0.0000	1.0000	10.11
98.5	78,059		0.0000	1.0000	10.11
99.5	69,143		0.0000	1.0000	10.11
100.5	64,532	25,185	0.3903	0.6097	10.11
101.5	39,347	774	0.0197	0.9803	6.16
102.5	38,573	747	0.0194	0.9806	6.04
103.5	37,827		0.0000	1.0000	5.92
104.5	25,691		0.0000	1.0000	5.92
105.5	25,691		0.0000	1.0000	5.92
106.5	25,691		0.0000	1.0000	5.92
107.5	25,691		0.0000	1.0000	5.92
108.5	25,691		0.0000	1.0000	5.92
109.5	25,691		0.0000	1.0000	5.92
110.5	25,691		0.0000	1.0000	5.92
111.5	25,691		0.0000	1.0000	5.92
112.5	25,691		0.0000	1.0000	5.92
113.5	25,691		0.0000	1.0000	5.92
114.5	25,691		0.0000	1.0000	5.92
115.5	25,624		0.0000	1.0000	5.92
116.5	24,923		0.0000	1.0000	5.92
117.5	575		0.0000	1.0000	5.92
118.5	575		0.0000	1.0000	5.92

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

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

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

PLACEMENT BAND 1881-2005

EXPERIENCE BAND 1976-2005

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

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

PLACEMENT BAND 1881-2005

EXPERIENCE BAND 1976-2005

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

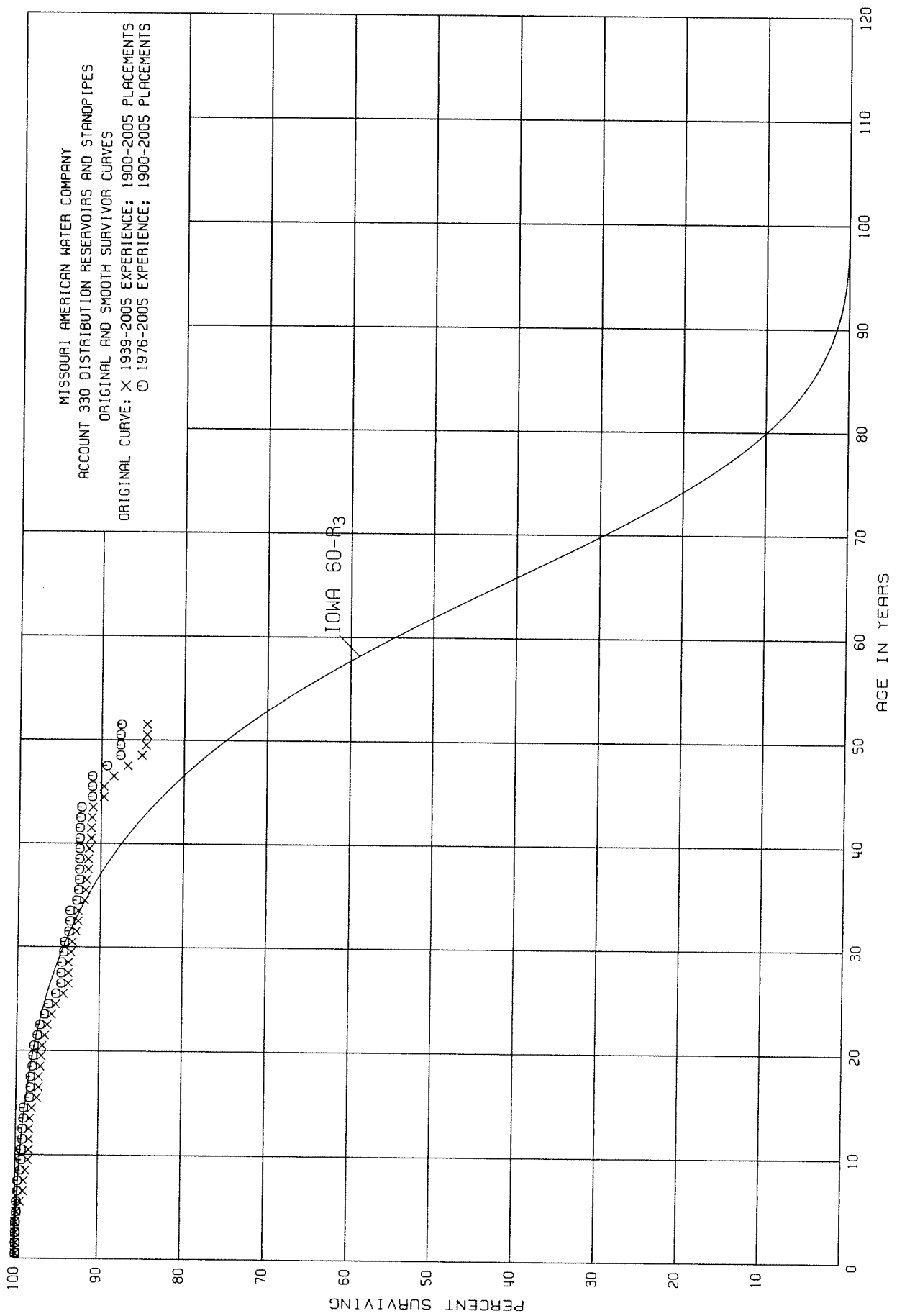
MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2005			EXPERIENCE BAND 1976-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	156,840	1,112	0.0071	0.9929	14.70
80.5	155,728		0.0000	1.0000	14.60
81.5	155,150		0.0000	1.0000	14.60
82.5	155,150		0.0000	1.0000	14.60
83.5	155,150		0.0000	1.0000	14.60
84.5	154,748		0.0000	1.0000	14.60
85.5	154,722		0.0000	1.0000	14.60
86.5	155,423	6,769	0.0436	0.9564	14.60
87.5	173,002	27,872	0.1611	0.8389	13.96
88.5	145,048		0.0000	1.0000	11.71
89.5	129,541		0.0000	1.0000	11.71
90.5	129,371		0.0000	1.0000	11.71
91.5	129,371	48,231	0.3728	0.6272	11.71
92.5	81,141	305	0.0038	0.9962	7.34
93.5	80,836	215	0.0027	0.9973	7.31
94.5	81,197		0.0000	1.0000	7.29
95.5	81,177		0.0000	1.0000	7.29
96.5	80,845		0.0000	1.0000	7.29
97.5	78,259		0.0000	1.0000	7.29
98.5	78,059		0.0000	1.0000	7.29
99.5	69,143		0.0000	1.0000	7.29
100.5	64,532	25,185	0.3903	0.6097	7.29
101.5	39,347	774	0.0197	0.9803	4.44
102.5	38,573	747	0.0194	0.9806	4.35
103.5	37,827		0.0000	1.0000	4.27
104.5	25,691		0.0000	1.0000	4.27
105.5	25,691		0.0000	1.0000	4.27
106.5	25,691		0.0000	1.0000	4.27
107.5	25,691		0.0000	1.0000	4.27
108.5	25,691		0.0000	1.0000	4.27
109.5	25,691		0.0000	1.0000	4.27
110.5	25,691		0.0000	1.0000	4.27
111.5	25,691		0.0000	1.0000	4.27
112.5	25,691		0.0000	1.0000	4.27
113.5	25,691		0.0000	1.0000	4.27
114.5	25,691		0.0000	1.0000	4.27
115.5	25,624		0.0000	1.0000	4.27
116.5	24,923		0.0000	1.0000	4.27
117.5	575		0.0000	1.0000	4.27
118.5	575		0.0000	1.0000	4.27

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 320 WATER TREATMENT EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1881-2005			EXPERIENCE BAND 1976-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	575		0.0000	1.0000	4.27
120.5	575		0.0000	1.0000	4.27
121.5	575		0.0000	1.0000	4.27
122.5	575		0.0000	1.0000	4.27
123.5	575		0.0000	1.0000	4.27
124.5					4.27



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES
ORIGINAL LIFE TABLE

PLACEMENT BAND 1900-2005			EXPERIENCE BAND 1939-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
0.0	24,002,816		0.0000	1.0000	100.00
0.5	23,130,346	3,839	0.0002	0.9998	100.00
1.5	23,068,154	5,619	0.0002	0.9998	99.98
2.5	23,013,090	19,868	0.0009	0.9991	99.96
3.5	19,570,986	7,875	0.0004	0.9996	99.87
4.5	19,485,648	82,838	0.0043	0.9957	99.83
5.5	18,457,326	54,715	0.0030	0.9970	99.40
6.5	18,200,171	17,995	0.0010	0.9990	99.10
7.5	17,210,170	32,830	0.0019	0.9981	99.00
8.5	15,200,052	51,579	0.0034	0.9966	98.81
9.5	14,313,457	9,578	0.0007	0.9993	98.47
10.5	13,677,204	1,054	0.0001	0.9999	98.40
11.5	13,675,086	3,604	0.0003	0.9997	98.39
12.5	13,610,569	14,234	0.0010	0.9990	98.36
13.5	13,105,837	21,904	0.0017	0.9983	98.26
14.5	12,215,330	78,012	0.0064	0.9936	98.09
15.5	10,985,067	14,092	0.0013	0.9987	97.46
16.5	9,882,368	2,420	0.0002	0.9998	97.33
17.5	9,859,588	16,676	0.0017	0.9983	97.31
18.5	9,798,542	10,730	0.0011	0.9989	97.14
19.5	9,928,340	8,565	0.0009	0.9991	97.03
20.5	9,902,551	34,602	0.0035	0.9965	96.94
21.5	9,881,395	34,017	0.0034	0.9966	96.60
22.5	9,765,284	52,475	0.0054	0.9946	96.27
23.5	9,718,023	48,094	0.0049	0.9951	95.75
24.5	8,925,812	83,401	0.0093	0.9907	95.28
25.5	8,558,550	51,132	0.0060	0.9940	94.39
26.5	7,944,843	814	0.0001	0.9999	93.82
27.5	7,670,872	4,836	0.0006	0.9994	93.81
28.5	7,594,132	23,196	0.0031	0.9969	93.75
29.5	7,560,349	2,543	0.0003	0.9997	93.46
30.5	7,204,762	40,326	0.0056	0.9944	93.43
31.5	7,173,908	16,285	0.0023	0.9977	92.91
32.5	7,122,563	892	0.0001	0.9999	92.70
33.5	7,086,700	57,742	0.0081	0.9919	92.69
34.5	6,631,424	13,395	0.0020	0.9980	91.94
35.5	6,239,845	6,027	0.0010	0.9990	91.76
36.5	6,084,720	11,357	0.0019	0.9981	91.67
37.5	5,447,990	2,789	0.0005	0.9995	91.50
38.5	5,100,551	2,391	0.0005	0.9995	91.45

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1900-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	4,612,459	11,985	0.0026	0.9974	91.40
40.5	4,013,437	236	0.0001	0.9999	91.16
41.5	2,819,845	3,064	0.0011	0.9989	91.15
42.5	2,670,205	772	0.0003	0.9997	91.05
43.5	2,242,460	32,065	0.0143	0.9857	91.02
44.5	1,561,426	203	0.0001	0.9999	89.72
45.5	1,458,203	19,207	0.0132	0.9868	89.71
46.5	1,438,997	27,508	0.0191	0.9809	88.53
47.5	1,589,030	32,505	0.0205	0.9795	86.84
48.5	1,358,860	8,180	0.0060	0.9940	85.06
49.5	1,160,642	498	0.0004	0.9996	84.55
50.5	766,666	500	0.0007	0.9993	84.52
51.5	259,931	1,894	0.0073	0.9927	84.46
52.5	218,828	5,360	0.0245	0.9755	83.84
53.5	213,468	500	0.0023	0.9977	81.79
54.5	212,968	2,875	0.0135	0.9865	81.60
55.5	162,015		0.0000	1.0000	80.50
56.5	148,393		0.0000	1.0000	80.50
57.5	143,208		0.0000	1.0000	80.50
58.5	139,984		0.0000	1.0000	80.50
59.5	114,418		0.0000	1.0000	80.50
60.5	113,207	210	0.0019	0.9981	80.50
61.5	112,997		0.0000	1.0000	80.35
62.5	112,997		0.0000	1.0000	80.35
63.5	112,858	63	0.0006	0.9994	80.35
64.5	112,757	7,945	0.0705	0.9295	80.30
65.5	104,661	24,801	0.2370	0.7630	74.64
66.5	65,796		0.0000	1.0000	56.95
67.5	65,796		0.0000	1.0000	56.95
68.5	65,796		0.0000	1.0000	56.95
69.5	42,200		0.0000	1.0000	56.95
70.5	42,200		0.0000	1.0000	56.95
71.5	42,200		0.0000	1.0000	56.95
72.5	42,200		0.0000	1.0000	56.95
73.5	38,081		0.0000	1.0000	56.95
74.5	12,103		0.0000	1.0000	56.95
75.5	12,103		0.0000	1.0000	56.95
76.5	12,103		0.0000	1.0000	56.95
77.5	12,103		0.0000	1.0000	56.95
78.5	12,103		0.0000	1.0000	56.95

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1900-2005			EXPERIENCE BAND 1939-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	12,103		0.0000	1.0000	56.95
80.5	12,103		0.0000	1.0000	56.95
81.5	12,103		0.0000	1.0000	56.95
82.5	12,103		0.0000	1.0000	56.95
83.5	12,103		0.0000	1.0000	56.95
84.5	12,103		0.0000	1.0000	56.95
85.5	12,103		0.0000	1.0000	56.95
86.5	12,103		0.0000	1.0000	56.95
87.5	12,103		0.0000	1.0000	56.95
88.5	12,103		0.0000	1.0000	56.95
89.5	12,103		0.0000	1.0000	56.95
90.5	12,103		0.0000	1.0000	56.95
91.5	12,103		0.0000	1.0000	56.95
92.5	12,103		0.0000	1.0000	56.95
93.5	12,103		0.0000	1.0000	56.95
94.5	12,103		0.0000	1.0000	56.95
95.5	12,103		0.0000	1.0000	56.95
96.5	12,103		0.0000	1.0000	56.95
97.5	12,103		0.0000	1.0000	56.95
98.5					56.95

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

ORIGINAL LIFE TABLE

PLACEMENT BAND 1900-2005

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	15,970,826		0.0000	1.0000	100.00
0.5	15,474,788	3,839	0.0002	0.9998	100.00
1.5	15,416,351	5,544	0.0004	0.9996	99.98
2.5	15,371,402	14,469	0.0009	0.9991	99.94
3.5	11,971,928	6,541	0.0005	0.9995	99.85
4.5	12,287,864	6,188	0.0005	0.9995	99.80
5.5	11,725,363	4,327	0.0004	0.9996	99.75
6.5	11,599,671	6,513	0.0006	0.9994	99.71
7.5	11,289,388	30,580	0.0027	0.9973	99.65
8.5	9,677,147	5,089	0.0005	0.9995	99.38
9.5	9,339,543	7,890	0.0008	0.9992	99.33
10.5	9,498,157	737	0.0001	0.9999	99.25
11.5	10,691,761	1,454	0.0001	0.9999	99.24
12.5	10,783,024	13,587	0.0013	0.9987	99.23
13.5	10,718,078		0.0000	1.0000	99.10
14.5	10,451,083	74,164	0.0071	0.9929	99.10
15.5	9,341,550	9,070	0.0010	0.9990	98.40
16.5	8,243,898	414	0.0001	0.9999	98.30
17.5	8,227,620	14,030	0.0017	0.9983	98.29
18.5	8,401,594	10,443	0.0012	0.9988	98.12
19.5	8,741,860	8,483	0.0010	0.9990	98.00
20.5	9,115,580	34,266	0.0038	0.9962	97.90
21.5	9,559,500	33,981	0.0036	0.9964	97.53
22.5	9,499,360	51,769	0.0054	0.9946	97.18
23.5	9,444,688	48,094	0.0051	0.9949	96.66
24.5	8,652,477	78,649	0.0091	0.9909	96.17
25.5	8,338,280	51,132	0.0061	0.9939	95.29
26.5	7,729,755	814	0.0001	0.9999	94.71
27.5	7,460,969	4,425	0.0006	0.9994	94.70
28.5	7,387,864	23,196	0.0031	0.9969	94.64
29.5	7,380,250	2,113	0.0003	0.9997	94.35
30.5	7,005,436	40,154	0.0057	0.9943	94.32
31.5	6,962,651	6,444	0.0009	0.9991	93.78
32.5	6,921,147	892	0.0001	0.9999	93.70
33.5	6,898,015	56,867	0.0082	0.9918	93.69
34.5	6,444,755	13,378	0.0021	0.9979	92.92
35.5	6,034,236	5,152	0.0009	0.9991	92.72
36.5	5,901,569	132	0.0000	1.0000	92.64
37.5	5,276,072	1,935	0.0004	0.9996	92.64
38.5	4,922,209	1,088	0.0002	0.9998	92.60

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1900-2005

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	4,463,204	17	0.0000	1.0000	92.58
40.5	3,876,310	236	0.0001	0.9999	92.58
41.5	2,682,753	3,064	0.0011	0.9989	92.57
42.5	2,533,233	772	0.0003	0.9997	92.47
43.5	2,159,982	32,065	0.0148	0.9852	92.44
44.5	1,505,424	203	0.0001	0.9999	91.07
45.5	1,402,202	76	0.0001	0.9999	91.06
46.5	1,402,125	27,508	0.0196	0.9804	91.05
47.5	1,552,159	26,648	0.0172	0.9828	89.27
48.5	1,327,846	63	0.0000	1.0000	87.73
49.5	1,137,745	498	0.0004	0.9996	87.73
50.5	743,769	500	0.0007	0.9993	87.69
51.5	237,034		0.0000	1.0000	87.63
52.5	197,825	5,360	0.0271	0.9729	87.63
53.5	192,465	500	0.0026	0.9974	85.26
54.5	191,965	2,875	0.0150	0.9850	85.04
55.5	141,012		0.0000	1.0000	83.76
56.5	127,390		0.0000	1.0000	83.76
57.5	122,205		0.0000	1.0000	83.76
58.5	118,981		0.0000	1.0000	83.76
59.5	93,415		0.0000	1.0000	83.76
60.5	92,204	210	0.0023	0.9977	83.76
61.5	91,994		0.0000	1.0000	83.57
62.5	91,994		0.0000	1.0000	83.57
63.5	91,855	63	0.0007	0.9993	83.57
64.5	91,754	63	0.0007	0.9993	83.51
65.5	91,540	23,783	0.2598	0.7402	83.45
66.5	53,694		0.0000	1.0000	61.77
67.5	53,694		0.0000	1.0000	61.77
68.5	65,796		0.0000	1.0000	61.77
69.5	42,200		0.0000	1.0000	61.77
70.5	42,200		0.0000	1.0000	61.77
71.5	42,200		0.0000	1.0000	61.77
72.5	42,200		0.0000	1.0000	61.77
73.5	38,081		0.0000	1.0000	61.77
74.5	12,103		0.0000	1.0000	61.77
75.5	12,103		0.0000	1.0000	61.77
76.5	12,103		0.0000	1.0000	61.77
77.5	12,103		0.0000	1.0000	61.77
78.5	12,103		0.0000	1.0000	61.77

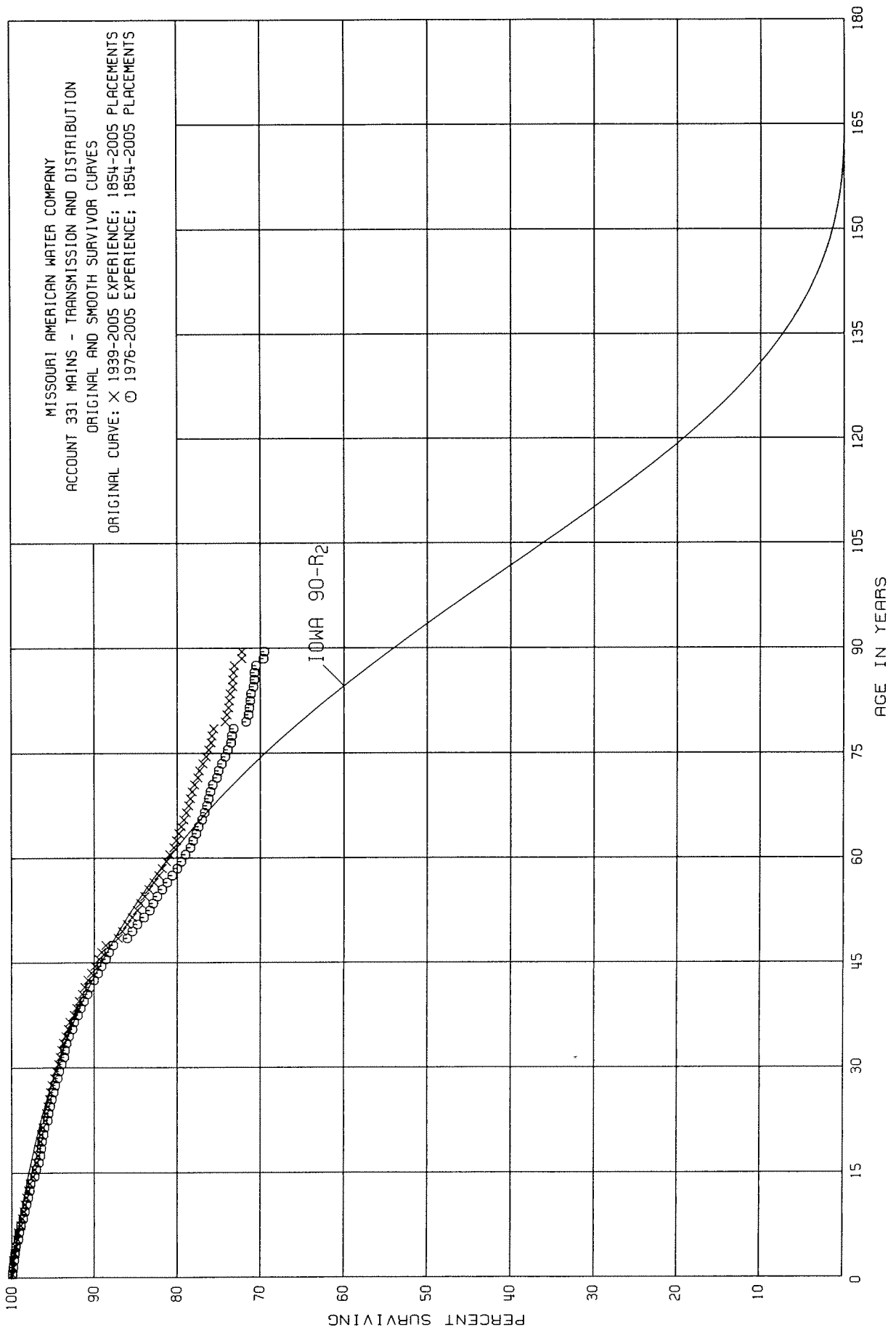
MISSOURI AMERICAN WATER COMPANY
ACCOUNT 330 DISTRIBUTION RESERVOIRS AND STANDPIPES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1900-2005

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	12,103		0.0000	1.0000	61.77
80.5	12,103		0.0000	1.0000	61.77
81.5	12,103		0.0000	1.0000	61.77
82.5	12,103		0.0000	1.0000	61.77
83.5	12,103		0.0000	1.0000	61.77
84.5	12,103		0.0000	1.0000	61.77
85.5	12,103		0.0000	1.0000	61.77
86.5	12,103		0.0000	1.0000	61.77
87.5	12,103		0.0000	1.0000	61.77
88.5	12,103		0.0000	1.0000	61.77
89.5	12,103		0.0000	1.0000	61.77
90.5	12,103		0.0000	1.0000	61.77
91.5	12,103		0.0000	1.0000	61.77
92.5	12,103		0.0000	1.0000	61.77
93.5	12,103		0.0000	1.0000	61.77
94.5	12,103		0.0000	1.0000	61.77
95.5	12,103		0.0000	1.0000	61.77
96.5	12,103		0.0000	1.0000	61.77
97.5	12,103		0.0000	1.0000	61.77
98.5					61.77



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE

PLACEMENT BAND 1854-2005

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	599,120,359	409,054	0.0007	0.9993	100.00
0.5	590,620,828	612,595	0.0010	0.9990	99.93
1.5	573,895,978	484,630	0.0008	0.9992	99.83
2.5	550,187,073	665,456	0.0012	0.9988	99.75
3.5	498,490,597	638,283	0.0013	0.9987	99.63
4.5	421,974,449	871,164	0.0021	0.9979	99.50
5.5	385,814,343	466,443	0.0012	0.9988	99.29
6.5	369,303,331	837,612	0.0023	0.9977	99.17
7.5	349,678,690	901,732	0.0026	0.9974	98.94
8.5	324,921,363	519,949	0.0016	0.9984	98.68
9.5	307,140,535	535,753	0.0017	0.9983	98.52
10.5	293,212,734	452,541	0.0015	0.9985	98.35
11.5	278,404,359	578,025	0.0021	0.9979	98.20
12.5	265,636,432	420,557	0.0016	0.9984	97.99
13.5	256,585,953	1,103,650	0.0043	0.9957	97.83
14.5	239,155,676	568,731	0.0024	0.9976	97.41
15.5	226,588,617	553,550	0.0024	0.9976	97.18
16.5	210,011,769	285,587	0.0014	0.9986	96.95
17.5	193,324,015	313,627	0.0016	0.9984	96.81
18.5	179,015,106	241,338	0.0013	0.9987	96.66
19.5	165,763,825	215,319	0.0013	0.9987	96.53
20.5	151,603,136	285,919	0.0019	0.9981	96.40
21.5	145,321,049	464,244	0.0032	0.9968	96.22
22.5	140,166,523	203,787	0.0015	0.9985	95.91
23.5	136,992,996	267,472	0.0020	0.9980	95.77
24.5	132,711,720	211,100	0.0016	0.9984	95.58
25.5	128,088,461	213,415	0.0017	0.9983	95.43
26.5	121,208,771	268,043	0.0022	0.9978	95.27
27.5	112,746,660	340,065	0.0030	0.9970	95.06
28.5	107,003,311	226,240	0.0021	0.9979	94.77
29.5	102,276,193	241,944	0.0024	0.9976	94.57
30.5	97,894,531	301,424	0.0031	0.9969	94.34
31.5	92,056,720	159,843	0.0017	0.9983	94.05
32.5	88,023,354	182,970	0.0021	0.9979	93.89
33.5	84,009,041	255,826	0.0030	0.9970	93.69
34.5	79,210,707	306,389	0.0039	0.9961	93.41
35.5	76,219,942	170,207	0.0022	0.9978	93.05
36.5	71,611,584	334,295	0.0047	0.9953	92.85
37.5	67,421,253	216,185	0.0032	0.9968	92.41
38.5	64,309,686	215,829	0.0034	0.9966	92.11

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1854-2005

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	59,607,784	233,274	0.0039	0.9961	91.80
40.5	55,336,078	191,368	0.0035	0.9965	91.44
41.5	51,414,501	237,904	0.0046	0.9954	91.12
42.5	48,979,935	234,403	0.0048	0.9952	90.70
43.5	46,290,214	179,941	0.0039	0.9961	90.26
44.5	43,339,126	234,431	0.0054	0.9946	89.91
45.5	40,094,159	148,588	0.0037	0.9963	89.42
46.5	36,794,005	187,170	0.0051	0.9949	89.09
47.5	34,385,423	584,878	0.0170	0.9830	88.64
48.5	31,908,952	191,951	0.0060	0.9940	87.13
49.5	28,010,299	184,481	0.0066	0.9934	86.61
50.5	23,467,309	170,516	0.0073	0.9927	86.04
51.5	19,985,941	150,341	0.0075	0.9925	85.41
52.5	17,366,259	74,428	0.0043	0.9957	84.77
53.5	16,319,410	95,229	0.0058	0.9942	84.41
54.5	15,121,917	99,510	0.0066	0.9934	83.92
55.5	13,999,822	99,460	0.0071	0.9929	83.37
56.5	12,675,305	83,490	0.0066	0.9934	82.78
57.5	11,655,705	64,173	0.0055	0.9945	82.23
58.5	10,903,550	59,333	0.0054	0.9946	81.78
59.5	10,405,448	58,580	0.0056	0.9944	81.34
60.5	10,119,841	62,756	0.0062	0.9938	80.88
61.5	9,992,752	31,985	0.0032	0.9968	80.38
62.5	9,902,535	39,498	0.0040	0.9960	80.12
63.5	9,744,993	41,001	0.0042	0.9958	79.80
64.5	9,366,112	33,759	0.0036	0.9964	79.46
65.5	8,958,882	33,040	0.0037	0.9963	79.17
66.5	8,635,205	30,715	0.0036	0.9964	78.88
67.5	8,415,041	24,364	0.0029	0.9971	78.60
68.5	8,192,536	22,716	0.0028	0.9972	78.37
69.5	7,790,433	25,920	0.0033	0.9967	78.15
70.5	7,627,241	40,975	0.0054	0.9946	77.89
71.5	7,478,911	15,902	0.0021	0.9979	77.47
72.5	7,321,013	37,467	0.0051	0.9949	77.31
73.5	7,159,891	36,765	0.0051	0.9949	76.92
74.5	6,798,227	27,253	0.0040	0.9960	76.53
75.5	6,011,957	28,263	0.0047	0.9953	76.22
76.5	5,764,177	8,573	0.0015	0.9985	75.86
77.5	5,343,110	12,532	0.0023	0.9977	75.75
78.5	4,872,496	88,692	0.0182	0.9818	75.58

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1854-2005

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	4,009,964	13,713	0.0034	0.9966	74.20
80.5	3,659,827	7,307	0.0020	0.9980	73.95
81.5	3,292,050	5,047	0.0015	0.9985	73.80
82.5	2,956,873	2,968	0.0010	0.9990	73.69
83.5	2,656,400	10,966	0.0041	0.9959	73.62
84.5	2,351,419	2,185	0.0009	0.9991	73.32
85.5	2,329,036	637	0.0003	0.9997	73.25
86.5	2,322,684	3,745	0.0016	0.9984	73.23
87.5	2,319,769	28,037	0.0121	0.9879	73.11
88.5	2,261,921	1,469	0.0006	0.9994	72.23
89.5	2,219,673	23,073	0.0104	0.9896	72.19
90.5	2,077,651	3,261	0.0016	0.9984	71.44
91.5	2,047,833	3,790	0.0019	0.9981	71.33
92.5	1,847,768	7,654	0.0041	0.9959	71.19
93.5	1,683,078	701	0.0004	0.9996	70.90
94.5	1,565,140	1,209	0.0008	0.9992	70.87
95.5	1,317,468	1,174	0.0009	0.9991	70.81
96.5	1,294,627	4,527	0.0035	0.9965	70.75
97.5	1,203,486	562	0.0005	0.9995	70.50
98.5	1,172,741	828	0.0007	0.9993	70.46
99.5	1,110,952	3,979	0.0036	0.9964	70.41
100.5	1,062,885	9,405	0.0088	0.9912	70.16
101.5	1,027,811	916	0.0009	0.9991	69.54
102.5	879,340	1,774	0.0020	0.9980	69.48
103.5	860,189	1,396	0.0016	0.9984	69.34
104.5	820,107	413	0.0005	0.9995	69.23
105.5	492,228	350	0.0007	0.9993	69.20
106.5	449,443	19	0.0000	1.0000	69.15
107.5	417,755	196	0.0005	0.9995	69.15
108.5	409,348	980	0.0024	0.9976	69.12
109.5	407,045	375	0.0009	0.9991	68.95
110.5	386,958	24	0.0001	0.9999	68.89
111.5	352,953	4,343	0.0123	0.9877	68.88
112.5	321,918	2,637	0.0082	0.9918	68.03
113.5	313,164	4	0.0000	1.0000	67.47
114.5	293,042	742	0.0025	0.9975	67.47
115.5	267,503	427	0.0016	0.9984	67.30
116.5	243,931	1,074	0.0044	0.9956	67.19
117.5	182,608	87	0.0005	0.9995	66.89
118.5	178,420		0.0000	1.0000	66.86

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1854-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	177,581	35	0.0002	0.9998	66.86
120.5	177,147		0.0000	1.0000	66.85
121.5	174,716	3,302	0.0189	0.9811	66.85
122.5	171,414	18	0.0001	0.9999	65.59
123.5	167,758	72	0.0004	0.9996	65.58
124.5	94,819	37	0.0004	0.9996	65.55
125.5	88		0.0000	1.0000	65.52
126.5	88		0.0000	1.0000	65.52
127.5	88		0.0000	1.0000	65.52
128.5	88		0.0000	1.0000	65.52
129.5	88		0.0000	1.0000	65.52
130.5	88		0.0000	1.0000	65.52
131.5	88		0.0000	1.0000	65.52
132.5	88		0.0000	1.0000	65.52
133.5	30		0.0000	1.0000	65.52
134.5	30		0.0000	1.0000	65.52
135.5	30		0.0000	1.0000	65.52
136.5	30		0.0000	1.0000	65.52
137.5	30		0.0000	1.0000	65.52
138.5	30		0.0000	1.0000	65.52
139.5	30		0.0000	1.0000	65.52
140.5	30		0.0000	1.0000	65.52
141.5	30		0.0000	1.0000	65.52
142.5	30		0.0000	1.0000	65.52
143.5	30		0.0000	1.0000	65.52
144.5	30		0.0000	1.0000	65.52
145.5	30		0.0000	1.0000	65.52
146.5	30		0.0000	1.0000	65.52
147.5	30		0.0000	1.0000	65.52
148.5	30		0.0000	1.0000	65.52
149.5	30		0.0000	1.0000	65.52
150.5	30		0.0000	1.0000	65.52
151.5					65.52

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE

PLACEMENT BAND 1854-2005

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	501,704,759	396,579	0.0008	0.9992	100.00
0.5	496,742,933	563,218	0.0011	0.9989	99.92
1.5	485,971,703	457,218	0.0009	0.9991	99.81
2.5	466,351,929	626,865	0.0013	0.9987	99.72
3.5	418,795,333	568,513	0.0014	0.9986	99.59
4.5	347,142,679	813,476	0.0023	0.9977	99.45
5.5	314,160,274	384,308	0.0012	0.9988	99.22
6.5	302,361,014	766,497	0.0025	0.9975	99.10
7.5	286,708,373	792,102	0.0028	0.9972	98.85
8.5	264,800,727	482,605	0.0018	0.9982	98.57
9.5	251,236,727	473,986	0.0019	0.9981	98.39
10.5	241,349,425	387,878	0.0016	0.9984	98.20
11.5	230,367,780	539,725	0.0023	0.9977	98.04
12.5	220,184,102	284,227	0.0013	0.9987	97.81
13.5	213,796,119	1,036,734	0.0048	0.9952	97.68
14.5	199,145,509	521,962	0.0026	0.9974	97.21
15.5	189,175,755	522,243	0.0028	0.9972	96.96
16.5	175,601,375	257,564	0.0015	0.9985	96.69
17.5	161,189,265	259,099	0.0016	0.9984	96.54
18.5	149,074,464	224,114	0.0015	0.9985	96.39
19.5	139,589,119	179,490	0.0013	0.9987	96.25
20.5	129,182,268	217,428	0.0017	0.9983	96.12
21.5	126,263,151	455,199	0.0036	0.9964	95.96
22.5	123,966,209	190,928	0.0015	0.9985	95.61
23.5	121,860,011	261,500	0.0021	0.9979	95.47
24.5	118,781,260	200,961	0.0017	0.9983	95.27
25.5	115,123,726	206,664	0.0018	0.9982	95.11
26.5	109,522,204	257,894	0.0024	0.9976	94.94
27.5	102,040,220	333,704	0.0033	0.9967	94.71
28.5	96,934,487	221,081	0.0023	0.9977	94.40
29.5	92,695,058	237,750	0.0026	0.9974	94.18
30.5	88,391,426	286,880	0.0032	0.9968	93.94
31.5	82,610,978	151,456	0.0018	0.9982	93.64
32.5	78,602,573	172,660	0.0022	0.9978	93.47
33.5	74,702,212	243,219	0.0033	0.9967	93.26
34.5	70,330,292	282,038	0.0040	0.9960	92.95
35.5	67,770,950	165,817	0.0024	0.9976	92.58
36.5	63,501,052	327,203	0.0052	0.9948	92.36
37.5	59,507,285	199,562	0.0034	0.9966	91.88
38.5	56,274,552	208,064	0.0037	0.9963	91.57

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1854-2005

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	51,851,289	223,967	0.0043	0.9957	91.23
40.5	47,714,363	180,205	0.0038	0.9962	90.84
41.5	43,933,703	230,510	0.0052	0.9948	90.49
42.5	41,664,737	223,873	0.0054	0.9946	90.02
43.5	39,156,968	172,248	0.0044	0.9956	89.53
44.5	36,713,801	230,673	0.0063	0.9937	89.14
45.5	34,449,461	143,905	0.0042	0.9958	88.58
46.5	31,462,149	182,054	0.0058	0.9942	88.21
47.5	29,455,994	573,290	0.0195	0.9805	87.70
48.5	27,360,002	188,216	0.0069	0.9931	85.99
49.5	24,071,178	182,698	0.0076	0.9924	85.40
50.5	19,869,111	167,836	0.0084	0.9916	84.75
51.5	16,768,096	147,765	0.0088	0.9912	84.04
52.5	14,490,139	70,002	0.0048	0.9952	83.30
53.5	13,716,961	85,253	0.0062	0.9938	82.90
54.5	12,836,133	88,187	0.0069	0.9931	82.39
55.5	11,767,867	92,572	0.0079	0.9921	81.82
56.5	10,455,293	79,550	0.0076	0.9924	81.17
57.5	9,360,954	63,006	0.0067	0.9933	80.55
58.5	8,545,229	54,185	0.0063	0.9937	80.01
59.5	8,094,405	50,008	0.0062	0.9938	79.51
60.5	7,939,518	61,451	0.0077	0.9923	79.02
61.5	7,854,934	29,837	0.0038	0.9962	78.41
62.5	7,988,696	39,194	0.0049	0.9951	78.11
63.5	8,005,660	39,149	0.0049	0.9951	77.73
64.5	7,747,544	30,966	0.0040	0.9960	77.35
65.5	7,609,568	32,304	0.0042	0.9958	77.04
66.5	7,310,461	30,106	0.0041	0.9959	76.72
67.5	7,173,644	23,242	0.0032	0.9968	76.41
68.5	6,984,338	19,716	0.0028	0.9972	76.17
69.5	6,647,507	25,047	0.0038	0.9962	75.96
70.5	6,529,931	38,695	0.0059	0.9941	75.67
71.5	6,410,543	15,480	0.0024	0.9976	75.22
72.5	6,419,341	36,872	0.0057	0.9943	75.04
73.5	6,276,256	35,590	0.0057	0.9943	74.61
74.5	5,955,192	26,864	0.0045	0.9955	74.18
75.5	5,507,631	28,263	0.0051	0.9949	73.85
76.5	5,305,759	8,573	0.0016	0.9984	73.47
77.5	4,921,815	12,532	0.0025	0.9975	73.35
78.5	4,459,525	88,692	0.0199	0.9801	73.17

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION

ORIGINAL LIFE TABLE, CONT.

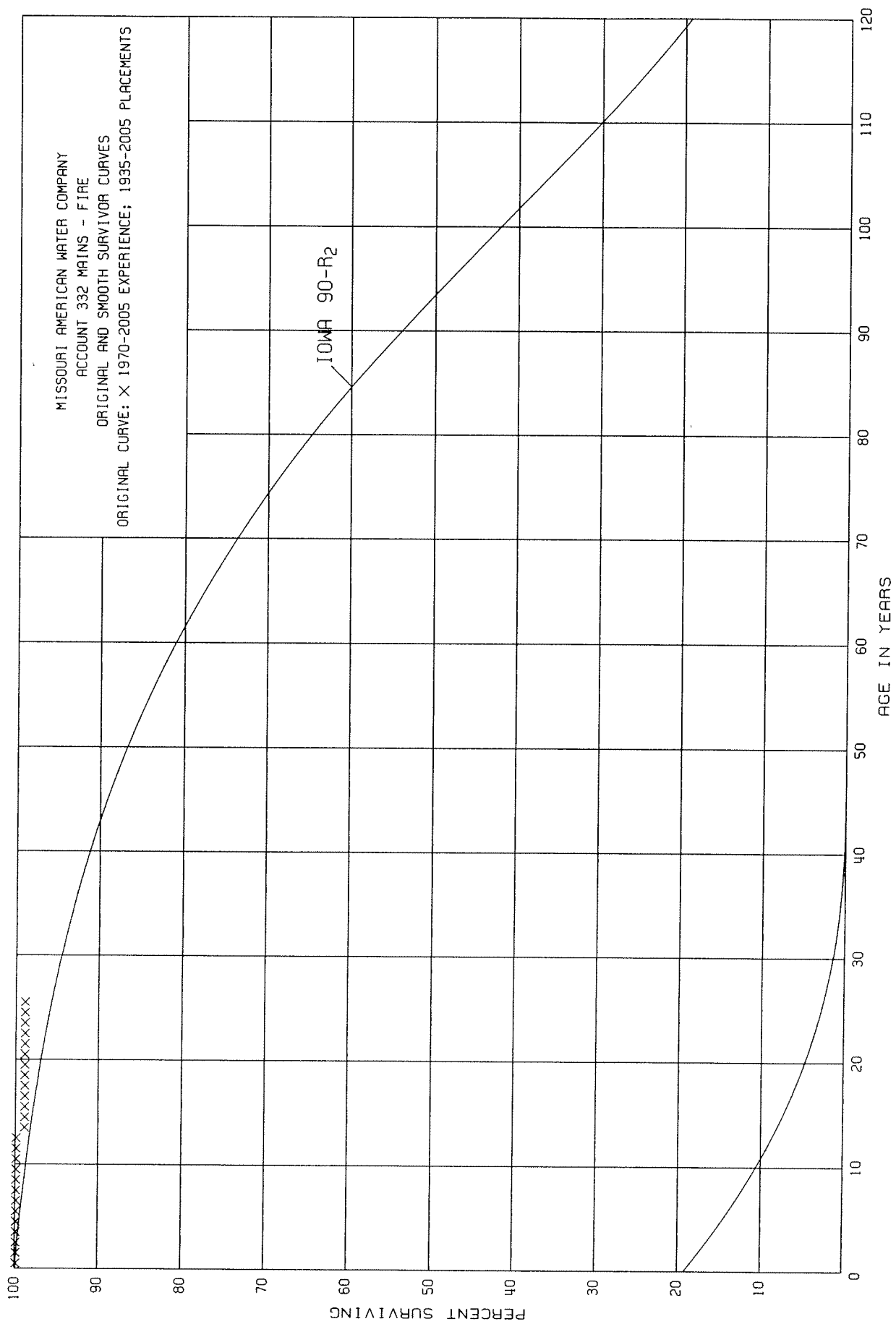
PLACEMENT BAND 1854-2005			EXPERIENCE BAND 1976-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
79.5	3,598,361	13,713	0.0038	0.9962	71.71
80.5	3,268,596	7,307	0.0022	0.9978	71.44
81.5	2,936,647	5,047	0.0017	0.9983	71.28
82.5	2,628,841	2,968	0.0011	0.9989	71.16
83.5	2,334,886	10,966	0.0047	0.9953	71.08
84.5	2,050,156	2,185	0.0011	0.9989	70.75
85.5	2,052,688	637	0.0003	0.9997	70.67
86.5	2,069,689	3,745	0.0018	0.9982	70.65
87.5	2,127,023	28,037	0.0132	0.9868	70.52
88.5	2,073,276	1,469	0.0007	0.9993	69.59
89.5	2,031,867	23,073	0.0114	0.9886	69.54
90.5	1,890,244	3,261	0.0017	0.9983	68.75
91.5	1,867,144	3,790	0.0020	0.9980	68.63
92.5	1,667,080	7,654	0.0046	0.9954	68.49
93.5	1,506,028	701	0.0005	0.9995	68.17
94.5	1,469,525	1,209	0.0008	0.9992	68.14
95.5	1,317,380	1,174	0.0009	0.9991	68.09
96.5	1,294,539	4,527	0.0035	0.9965	68.03
97.5	1,203,398	562	0.0005	0.9995	67.79
98.5	1,172,653	828	0.0007	0.9993	67.76
99.5	1,110,864	3,979	0.0036	0.9964	67.71
100.5	1,062,797	9,405	0.0088	0.9912	67.47
101.5	1,027,723	916	0.0009	0.9991	66.88
102.5	879,252	1,774	0.0020	0.9980	66.82
103.5	860,159	1,396	0.0016	0.9984	66.69
104.5	820,077	413	0.0005	0.9995	66.58
105.5	492,198	350	0.0007	0.9993	66.55
106.5	449,413	19	0.0000	1.0000	66.50
107.5	417,725	196	0.0005	0.9995	66.50
108.5	409,318	980	0.0024	0.9976	66.47
109.5	407,015	375	0.0009	0.9991	66.31
110.5	386,928	24	0.0001	0.9999	66.25
111.5	352,923	4,343	0.0123	0.9877	66.24
112.5	321,888	2,637	0.0082	0.9918	65.43
113.5	313,134	4	0.0000	1.0000	64.89
114.5	293,013	742	0.0025	0.9975	64.89
115.5	267,473	427	0.0016	0.9984	64.73
116.5	243,901	1,074	0.0044	0.9956	64.63
117.5	182,578	87	0.0005	0.9995	64.35
118.5	178,390		0.0000	1.0000	64.32

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 331 MAINS - TRANSMISSION AND DISTRIBUTION
ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1854-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	177,551	35	0.0002	0.9998	64.32
120.5	177,117		0.0000	1.0000	64.31
121.5	174,716	3,302	0.0189	0.9811	64.31
122.5	171,414	18	0.0001	0.9999	63.09
123.5	167,758	72	0.0004	0.9996	63.08
124.5	94,819	37	0.0004	0.9996	63.05
125.5	88		0.0000	1.0000	63.02
126.5	88		0.0000	1.0000	63.02
127.5	88		0.0000	1.0000	63.02
128.5	88		0.0000	1.0000	63.02
129.5	88		0.0000	1.0000	63.02
130.5	88		0.0000	1.0000	63.02
131.5	88		0.0000	1.0000	63.02
132.5	88		0.0000	1.0000	63.02
133.5	30		0.0000	1.0000	63.02
134.5	30		0.0000	1.0000	63.02
135.5	30		0.0000	1.0000	63.02
136.5	30		0.0000	1.0000	63.02
137.5	30		0.0000	1.0000	63.02
138.5	30		0.0000	1.0000	63.02
139.5	30		0.0000	1.0000	63.02
140.5	30		0.0000	1.0000	63.02
141.5	30		0.0000	1.0000	63.02
142.5	30		0.0000	1.0000	63.02
143.5	30		0.0000	1.0000	63.02
144.5	30		0.0000	1.0000	63.02
145.5	30		0.0000	1.0000	63.02
146.5	30		0.0000	1.0000	63.02
147.5	30		0.0000	1.0000	63.02
148.5	30		0.0000	1.0000	63.02
149.5	30		0.0000	1.0000	63.02
150.5	30		0.0000	1.0000	63.02
151.5					63.02



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 332 MAINS - FIRE

ORIGINAL LIFE TABLE

PLACEMENT BAND 1935-2005

EXPERIENCE BAND 1970-2005

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	485,271		0.0000	1.0000	100.00
0.5	463,341		0.0000	1.0000	100.00
1.5	447,032		0.0000	1.0000	100.00
2.5	429,620		0.0000	1.0000	100.00
3.5	409,052		0.0000	1.0000	100.00
4.5	373,292		0.0000	1.0000	100.00
5.5	317,649		0.0000	1.0000	100.00
6.5	298,874		0.0000	1.0000	100.00
7.5	281,965		0.0000	1.0000	100.00
8.5	235,709		0.0000	1.0000	100.00
9.5	226,730		0.0000	1.0000	100.00
10.5	198,136		0.0000	1.0000	100.00
11.5	176,587		0.0000	1.0000	100.00
12.5	156,090	1,709	0.0109	0.9891	100.00
13.5	144,631		0.0000	1.0000	98.91
14.5	116,584		0.0000	1.0000	98.91
15.5	106,430		0.0000	1.0000	98.91
16.5	98,227		0.0000	1.0000	98.91
17.5	87,687		0.0000	1.0000	98.91
18.5	72,304		0.0000	1.0000	98.91
19.5	53,972		0.0000	1.0000	98.91
20.5	42,970		0.0000	1.0000	98.91
21.5	24,464		0.0000	1.0000	98.91
22.5	24,464		0.0000	1.0000	98.91
23.5	22,424		0.0000	1.0000	98.91
24.5	21,164		0.0000	1.0000	98.91
25.5	3,067		0.0000	1.0000	98.91
26.5	2,049		0.0000	1.0000	98.91
27.5	1,342		0.0000	1.0000	98.91
28.5	1,342		0.0000	1.0000	98.91
29.5	1,342		0.0000	1.0000	98.91
30.5	1,342		0.0000	1.0000	98.91
31.5	1,342		0.0000	1.0000	98.91
32.5	1,342		0.0000	1.0000	98.91
33.5	685		0.0000	1.0000	98.91
34.5	2,208		0.0000	1.0000	98.91
35.5	1,546		0.0000	1.0000	98.91
36.5	1,546		0.0000	1.0000	98.91
37.5	1,546		0.0000	1.0000	98.91
38.5	1,546		0.0000	1.0000	98.91

MISSOURI AMERICAN WATER COMPANY

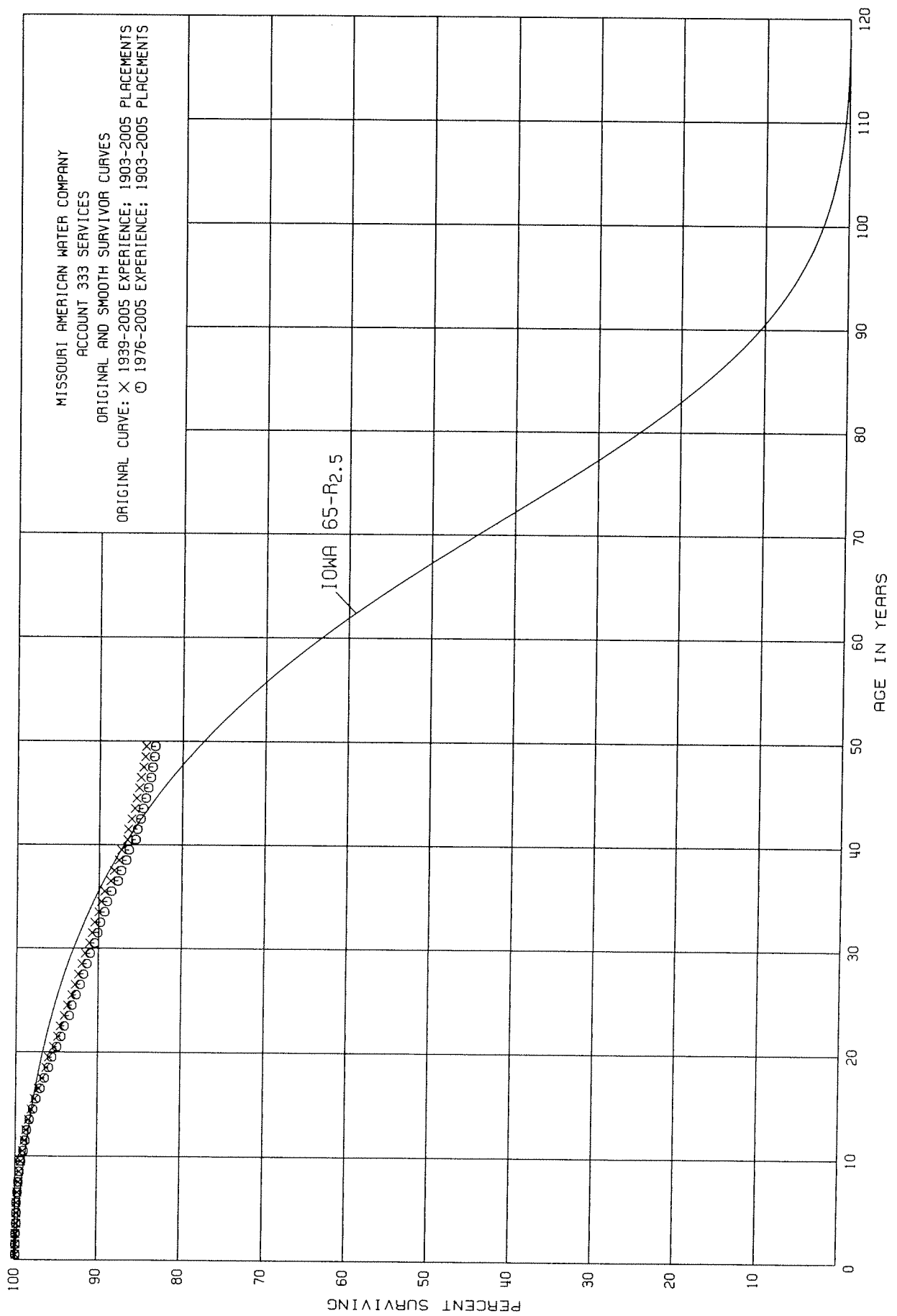
ACCOUNT 332 MAINS - FIRE

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1935-2005

EXPERIENCE BAND 1970-2005

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	1,546		0.0000	1.0000	98.91
40.5	1,546		0.0000	1.0000	98.91
41.5	1,546		0.0000	1.0000	98.91
42.5	1,546		0.0000	1.0000	98.91
43.5	1,546		0.0000	1.0000	98.91
44.5	1,546		0.0000	1.0000	98.91
45.5	1,546		0.0000	1.0000	98.91
46.5	1,546		0.0000	1.0000	98.91
47.5	1,546		0.0000	1.0000	98.91
48.5	1,546		0.0000	1.0000	98.91
49.5	1,546		0.0000	1.0000	98.91
50.5	1,546		0.0000	1.0000	98.91
51.5	1,546		0.0000	1.0000	98.91
52.5	1,546		0.0000	1.0000	98.91
53.5	1,546		0.0000	1.0000	98.91
54.5	1,546		0.0000	1.0000	98.91
55.5	1,546		0.0000	1.0000	98.91
56.5	1,546		0.0000	1.0000	98.91
57.5	1,546		0.0000	1.0000	98.91
58.5	1,546		0.0000	1.0000	98.91
59.5	1,546		0.0000	1.0000	98.91
60.5	1,546		0.0000	1.0000	98.91
61.5	1,546		0.0000	1.0000	98.91
62.5	1,546		0.0000	1.0000	98.91
63.5	1,546		0.0000	1.0000	98.91
64.5	1,546		0.0000	1.0000	98.91
65.5	1,546		0.0000	1.0000	98.91
66.5	1,546		0.0000	1.0000	98.91
67.5	1,546		0.0000	1.0000	98.91
68.5	1,546		0.0000	1.0000	98.91
69.5	1,546		0.0000	1.0000	98.91
70.5					98.91



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE

PLACEMENT BAND 1903-2005

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	21,674,625	6,353	0.0003	0.9997	100.00
0.5	21,587,253	13,648	0.0006	0.9994	99.97
1.5	21,543,650	12,069	0.0006	0.9994	99.91
2.5	21,514,150	4,190	0.0002	0.9998	99.85
3.5	20,183,424	4,312	0.0002	0.9998	99.83
4.5	18,904,779	8,763	0.0005	0.9995	99.81
5.5	17,752,411	6,362	0.0004	0.9996	99.76
6.5	12,646,985	11,794	0.0009	0.9991	99.72
7.5	11,721,886	17,613	0.0015	0.9985	99.63
8.5	10,774,374	14,856	0.0014	0.9986	99.48
9.5	9,763,772	27,492	0.0028	0.9972	99.34
10.5	9,080,652	19,005	0.0021	0.9979	99.06
11.5	8,188,708	16,719	0.0020	0.9980	98.85
12.5	7,325,440	18,856	0.0026	0.9974	98.65
13.5	6,683,225	23,158	0.0035	0.9965	98.39
14.5	6,151,789	25,444	0.0041	0.9959	98.05
15.5	5,709,042	24,542	0.0043	0.9957	97.65
16.5	5,187,147	24,903	0.0048	0.9952	97.23
17.5	4,752,054	22,056	0.0046	0.9954	96.76
18.5	4,317,073	14,598	0.0034	0.9966	96.31
19.5	3,848,466	22,709	0.0059	0.9941	95.98
20.5	3,505,579	18,507	0.0053	0.9947	95.41
21.5	3,281,157	10,591	0.0032	0.9968	94.90
22.5	3,077,829	17,979	0.0058	0.9942	94.60
23.5	2,941,430	11,121	0.0038	0.9962	94.05
24.5	2,816,741	15,050	0.0053	0.9947	93.69
25.5	2,647,638	11,401	0.0043	0.9957	93.19
26.5	2,444,301	10,199	0.0042	0.9958	92.79
27.5	2,284,034	9,724	0.0043	0.9957	92.40
28.5	2,131,546	9,015	0.0042	0.9958	92.00
29.5	1,998,803	10,886	0.0054	0.9946	91.61
30.5	1,888,725	7,756	0.0041	0.9959	91.12
31.5	1,788,230	5,058	0.0028	0.9972	90.75
32.5	1,668,239	9,050	0.0054	0.9946	90.50
33.5	1,542,397	4,622	0.0030	0.9970	90.01
34.5	1,435,345	7,535	0.0052	0.9948	89.74
35.5	1,300,369	10,001	0.0077	0.9923	89.27
36.5	1,214,306	5,023	0.0041	0.9959	88.58
37.5	1,148,869	7,665	0.0067	0.9933	88.22
38.5	1,068,357	3,540	0.0033	0.9967	87.63

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1903-2005

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	991,045	7,937	0.0080	0.9920	87.34
40.5	917,399	1,905	0.0021	0.9979	86.64
41.5	824,562	3,758	0.0046	0.9954	86.46
42.5	764,769	2,889	0.0038	0.9962	86.06
43.5	707,569	2,325	0.0033	0.9967	85.73
44.5	662,655	2,037	0.0031	0.9969	85.45
45.5	617,593	1,649	0.0027	0.9973	85.19
46.5	554,280	1,696	0.0031	0.9969	84.96
47.5	498,705	1,044	0.0021	0.9979	84.70
48.5	453,062	546	0.0012	0.9988	84.52
49.5	406,824	573	0.0014	0.9986	84.42
50.5	356,486	323	0.0009	0.9991	84.30
51.5	319,183	237	0.0007	0.9993	84.22
52.5	287,730	412	0.0014	0.9986	84.16
53.5	260,680	675	0.0026	0.9974	84.04
54.5	238,352	689	0.0029	0.9971	83.82
55.5	217,715	286	0.0013	0.9987	83.58
56.5	201,610	1,008	0.0050	0.9950	83.47
57.5	181,954	938	0.0052	0.9948	83.05
58.5	163,651	878	0.0054	0.9946	82.62
59.5	132,861	824	0.0062	0.9938	82.17
60.5	125,050	958	0.0077	0.9923	81.66
61.5	123,251	1,780	0.0144	0.9856	81.03
62.5	120,572	967	0.0080	0.9920	79.86
63.5	114,717	1,117	0.0097	0.9903	79.22
64.5	107,429	1,087	0.0101	0.9899	78.45
65.5	95,408	514	0.0054	0.9946	77.66
66.5	89,116	655	0.0073	0.9927	77.24
67.5	81,667	826	0.0101	0.9899	76.68
68.5	73,803	492	0.0067	0.9933	75.91
69.5	61,697	307	0.0050	0.9950	75.40
70.5	48,756	103	0.0021	0.9979	75.02
71.5	45,916	238	0.0052	0.9948	74.86
72.5	42,702	500	0.0117	0.9883	74.47
73.5	38,460	51	0.0013	0.9987	73.60
74.5	34,024		0.0000	1.0000	73.50
75.5	28,813		0.0000	1.0000	73.50
76.5	24,405		0.0000	1.0000	73.50
77.5	18,194		0.0000	1.0000	73.50
78.5	17,340		0.0000	1.0000	73.50

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1903-2005			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	10,134		0.0000	1.0000	73.50
80.5	4,816		0.0000	1.0000	73.50
81.5	1,000		0.0000	1.0000	73.50
82.5	945	42	0.0444	0.9556	73.50
83.5	903		0.0000	1.0000	70.24
84.5	903		0.0000	1.0000	70.24
85.5	903	87	0.0963	0.9037	70.24
86.5	816		0.0000	1.0000	63.48
87.5	816		0.0000	1.0000	63.48
88.5	816		0.0000	1.0000	63.48
89.5	816		0.0000	1.0000	63.48
90.5	816		0.0000	1.0000	63.48
91.5	816		0.0000	1.0000	63.48
92.5	816		0.0000	1.0000	63.48
93.5	816		0.0000	1.0000	63.48
94.5	816		0.0000	1.0000	63.48
95.5	816		0.0000	1.0000	63.48
96.5	816		0.0000	1.0000	63.48
97.5	816		0.0000	1.0000	63.48
98.5	816	816	1.0000	0.0000	63.48
99.5					0.00

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE

PLACEMENT BAND 1903-2005

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	19,634,390	6,308	0.0003	0.9997	100.00
0.5	19,656,340	13,276	0.0007	0.9993	99.97
1.5	19,709,142	10,322	0.0005	0.9995	99.90
2.5	19,792,704	3,731	0.0002	0.9998	99.85
3.5	18,575,201	3,792	0.0002	0.9998	99.83
4.5	17,403,584	7,496	0.0004	0.9996	99.81
5.5	16,384,946	5,691	0.0003	0.9997	99.77
6.5	11,358,007	11,015	0.0010	0.9990	99.74
7.5	10,513,251	16,478	0.0016	0.9984	99.64
8.5	9,646,209	14,544	0.0015	0.9985	99.48
9.5	8,715,239	26,857	0.0031	0.9969	99.33
10.5	8,097,953	18,643	0.0023	0.9977	99.02
11.5	7,304,843	16,404	0.0022	0.9978	98.79
12.5	6,512,218	18,433	0.0028	0.9972	98.57
13.5	5,924,197	22,468	0.0038	0.9962	98.29
14.5	5,436,333	25,223	0.0046	0.9954	97.92
15.5	5,045,907	24,274	0.0048	0.9952	97.47
16.5	4,593,863	23,909	0.0052	0.9948	97.00
17.5	4,220,820	22,027	0.0052	0.9948	96.50
18.5	3,833,782	14,456	0.0038	0.9962	96.00
19.5	3,416,115	22,498	0.0066	0.9934	95.64
20.5	3,125,735	17,854	0.0057	0.9943	95.01
21.5	2,943,857	10,544	0.0036	0.9964	94.47
22.5	2,775,693	17,781	0.0064	0.9936	94.13
23.5	2,671,865	10,288	0.0039	0.9961	93.53
24.5	2,572,400	14,279	0.0056	0.9944	93.17
25.5	2,428,448	10,743	0.0044	0.9956	92.65
26.5	2,246,627	10,199	0.0045	0.9955	92.24
27.5	2,106,624	9,678	0.0046	0.9954	91.82
28.5	1,972,554	9,015	0.0046	0.9954	91.40
29.5	1,860,965	10,886	0.0058	0.9942	90.98
30.5	1,758,381	7,756	0.0044	0.9956	90.45
31.5	1,658,995	5,058	0.0030	0.9970	90.05
32.5	1,539,862	9,050	0.0059	0.9941	89.78
33.5	1,418,604	4,622	0.0033	0.9967	89.25
34.5	1,317,939	7,488	0.0057	0.9943	88.96
35.5	1,194,368	10,001	0.0084	0.9916	88.45
36.5	1,114,449	5,023	0.0045	0.9955	87.71
37.5	1,056,042	7,665	0.0073	0.9927	87.32
38.5	982,850	3,540	0.0036	0.9964	86.68

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1903-2005

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	917,456	7,937	0.0087	0.9913	86.37
40.5	856,614	1,905	0.0022	0.9978	85.62
41.5	766,795	3,758	0.0049	0.9951	85.43
42.5	710,020	2,889	0.0041	0.9959	85.01
43.5	656,640	2,325	0.0035	0.9965	84.66
44.5	616,410	2,037	0.0033	0.9967	84.36
45.5	578,898	1,649	0.0028	0.9972	84.08
46.5	521,857	1,696	0.0032	0.9968	83.84
47.5	477,000	1,044	0.0022	0.9978	83.57
48.5	434,748	546	0.0013	0.9987	83.39
49.5	395,868	573	0.0014	0.9986	83.28
50.5	351,055	323	0.0009	0.9991	83.16
51.5	317,931	237	0.0007	0.9993	83.09
52.5	286,741	412	0.0014	0.9986	83.03
53.5	259,691	675	0.0026	0.9974	82.91
54.5	237,363	689	0.0029	0.9971	82.69
55.5	216,726	286	0.0013	0.9987	82.45
56.5	200,621	1,008	0.0050	0.9950	82.34
57.5	180,966	938	0.0052	0.9948	81.93
58.5	162,663	878	0.0054	0.9946	81.50
59.5	131,916	824	0.0062	0.9938	81.06
60.5	124,106	958	0.0077	0.9923	80.56
61.5	122,306	1,780	0.0146	0.9854	79.94
62.5	119,627	967	0.0081	0.9919	78.77
63.5	113,773	1,117	0.0098	0.9902	78.13
64.5	106,485	1,087	0.0102	0.9898	77.36
65.5	94,464	514	0.0054	0.9946	76.57
66.5	88,171	655	0.0074	0.9926	76.16
67.5	80,722	826	0.0102	0.9898	75.60
68.5	72,858	492	0.0068	0.9932	74.83
69.5	60,794	307	0.0050	0.9950	74.32
70.5	48,669	103	0.0021	0.9979	73.95
71.5	45,829	238	0.0052	0.9948	73.79
72.5	42,702	500	0.0117	0.9883	73.41
73.5	38,460	51	0.0013	0.9987	72.55
74.5	34,024		0.0000	1.0000	72.46
75.5	28,813		0.0000	1.0000	72.46
76.5	24,405		0.0000	1.0000	72.46
77.5	18,194		0.0000	1.0000	72.46
78.5	17,340		0.0000	1.0000	72.46

MISSOURI AMERICAN WATER COMPANY

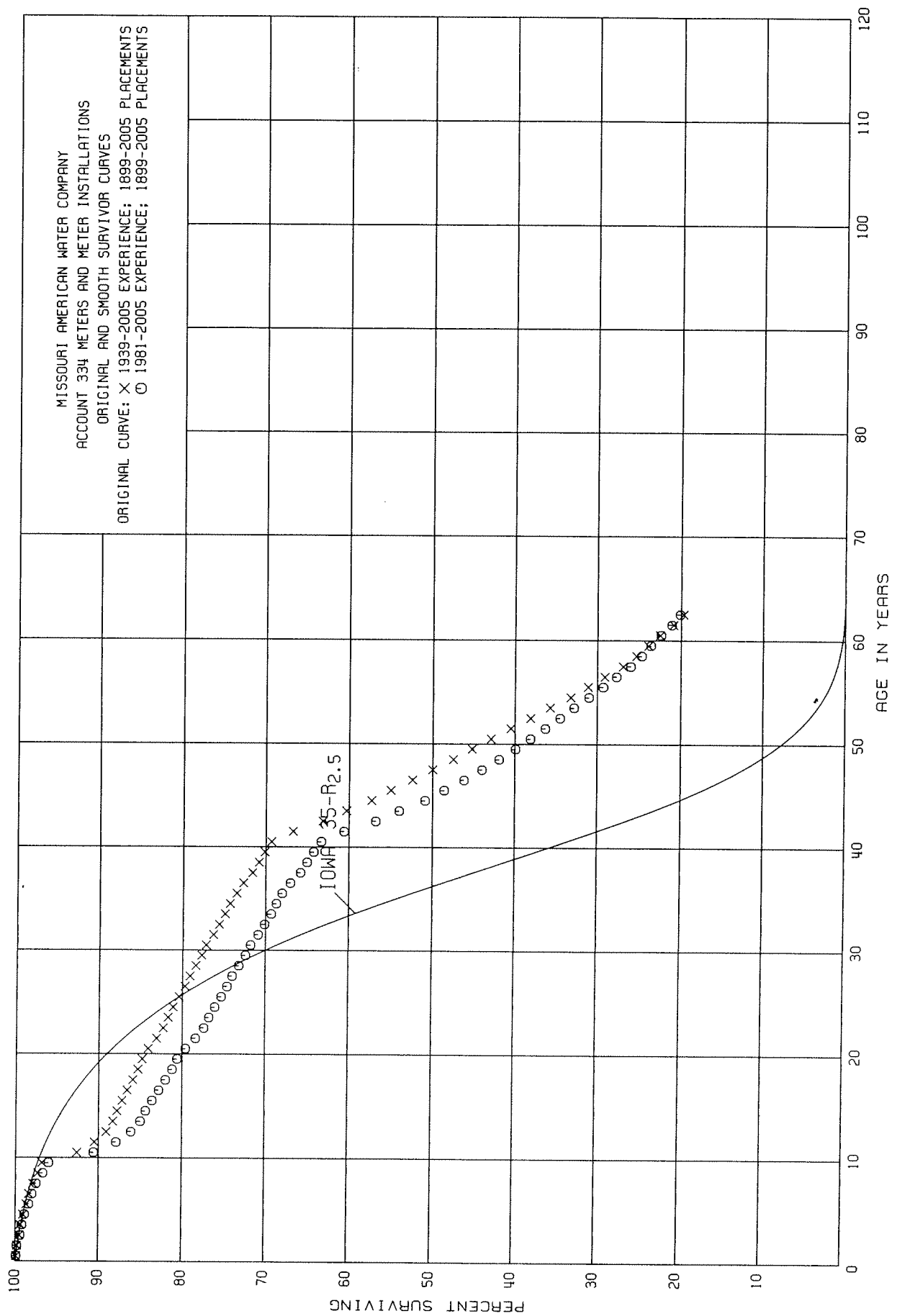
ACCOUNT 333 SERVICES

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1903-2005

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	10,134		0.0000	1.0000	72.46
80.5	4,816		0.0000	1.0000	72.46
81.5	1,000		0.0000	1.0000	72.46
82.5	945	42	0.0444	0.9556	72.46
83.5	903		0.0000	1.0000	69.24
84.5	903		0.0000	1.0000	69.24
85.5	903	87	0.0963	0.9037	69.24
86.5	816		0.0000	1.0000	62.57
87.5	816		0.0000	1.0000	62.57
88.5	816		0.0000	1.0000	62.57
89.5	816		0.0000	1.0000	62.57
90.5	816		0.0000	1.0000	62.57
91.5	816		0.0000	1.0000	62.57
92.5	816		0.0000	1.0000	62.57
93.5	816		0.0000	1.0000	62.57
94.5	816		0.0000	1.0000	62.57
95.5	816		0.0000	1.0000	62.57
96.5	816		0.0000	1.0000	62.57
97.5	816		0.0000	1.0000	62.57
98.5	816	816	1.0000	0.0000	62.57
99.5					0.00



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

PLACEMENT BAND 1899-2005			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	52,912,740	10,615	0.0002	0.9998	100.00
0.5	53,126,781	72,259	0.0014	0.9986	99.98
1.5	50,475,908	153,881	0.0030	0.9970	99.84
2.5	49,944,185	85,471	0.0017	0.9983	99.54
3.5	46,502,337	126,190	0.0027	0.9973	99.37
4.5	43,412,010	181,389	0.0042	0.9958	99.10
5.5	40,838,764	126,719	0.0031	0.9969	98.68
6.5	34,251,167	150,705	0.0044	0.9956	98.37
7.5	34,125,447	215,220	0.0063	0.9937	97.94
8.5	31,997,943	185,609	0.0058	0.9942	97.32
9.5	29,970,047	1,291,768	0.0431	0.9569	96.76
10.5	26,932,097	604,344	0.0224	0.9776	92.59
11.5	23,550,251	364,183	0.0155	0.9845	90.52
12.5	22,024,848	200,341	0.0091	0.9909	89.12
13.5	20,591,716	114,011	0.0055	0.9945	88.31
14.5	19,565,908	136,290	0.0070	0.9930	87.82
15.5	18,568,641	141,341	0.0076	0.9924	87.21
16.5	17,647,942	127,777	0.0072	0.9928	86.55
17.5	16,574,642	117,903	0.0071	0.9929	85.93
18.5	15,585,853	91,755	0.0059	0.9941	85.32
19.5	14,686,002	129,684	0.0088	0.9912	84.82
20.5	13,765,842	165,048	0.0120	0.9880	84.07
21.5	13,000,179	121,974	0.0094	0.9906	83.06
22.5	12,302,013	84,713	0.0069	0.9931	82.28
23.5	11,845,264	83,127	0.0070	0.9930	81.71
24.5	11,275,512	108,723	0.0096	0.9904	81.14
25.5	10,485,059	84,430	0.0081	0.9919	80.36
26.5	9,927,254	71,881	0.0072	0.9928	79.71
27.5	9,390,005	86,267	0.0092	0.9908	79.14
28.5	8,872,018	75,481	0.0085	0.9915	78.41
29.5	8,370,750	63,994	0.0076	0.9924	77.74
30.5	7,978,537	86,507	0.0108	0.9892	77.15
31.5	7,579,201	68,398	0.0090	0.9910	76.32
32.5	7,116,491	72,981	0.0103	0.9897	75.63
33.5	6,755,809	52,801	0.0078	0.9922	74.85
34.5	6,523,883	64,051	0.0098	0.9902	74.27
35.5	6,161,074	73,619	0.0119	0.9881	73.54
36.5	5,795,565	85,962	0.0148	0.9852	72.66
37.5	5,497,036	57,557	0.0105	0.9895	71.58
38.5	5,205,046	53,287	0.0102	0.9898	70.83

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

PLACEMENT BAND 1899-2005			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	4,882,945	59,126	0.0121	0.9879	70.11
40.5	4,565,104	171,195	0.0375	0.9625	69.26
41.5	4,174,664	224,881	0.0539	0.9461	66.66
42.5	3,739,343	165,085	0.0441	0.9559	63.07
43.5	3,421,977	170,822	0.0499	0.9501	60.29
44.5	3,084,557	124,892	0.0405	0.9595	57.28
45.5	2,760,795	130,450	0.0473	0.9527	54.96
46.5	2,403,076	110,668	0.0461	0.9539	52.36
47.5	2,099,096	101,534	0.0484	0.9516	49.95
48.5	1,825,473	91,177	0.0499	0.9501	47.53
49.5	1,546,825	78,071	0.0505	0.9495	45.16
50.5	1,272,131	71,930	0.0565	0.9435	42.88
51.5	1,076,684	62,663	0.0582	0.9418	40.46
52.5	882,654	55,486	0.0629	0.9371	38.11
53.5	756,770	52,631	0.0695	0.9305	35.71
54.5	636,413	40,078	0.0630	0.9370	33.23
55.5	538,300	36,050	0.0670	0.9330	31.14
56.5	451,209	33,419	0.0741	0.9259	29.05
57.5	384,782	22,914	0.0596	0.9404	26.90
58.5	344,349	18,827	0.0547	0.9453	25.30
59.5	310,098	18,665	0.0602	0.9398	23.92
60.5	284,960	19,651	0.0690	0.9310	22.48
61.5	262,439	15,841	0.0604	0.9396	20.93
62.5	198,638	11,336	0.0571	0.9429	19.67
63.5	180,574	8,209	0.0455	0.9545	18.55
64.5	160,358	6,175	0.0385	0.9615	17.71
65.5	143,274	5,807	0.0405	0.9595	17.03
66.5	128,572	4,060	0.0316	0.9684	16.34
67.5	116,120	2,853	0.0246	0.9754	15.82
68.5	106,628	1,606	0.0151	0.9849	15.43
69.5	98,398	1,511	0.0154	0.9846	15.20
70.5	92,758	1,482	0.0160	0.9840	14.97
71.5	84,896	1,434	0.0169	0.9831	14.73
72.5	80,508	981	0.0122	0.9878	14.48
73.5	76,929	489	0.0064	0.9936	14.30
74.5	68,416	637	0.0093	0.9907	14.21
75.5	57,518	407	0.0071	0.9929	14.08
76.5	48,614	269	0.0055	0.9945	13.98
77.5	38,674	187	0.0048	0.9952	13.90
78.5	31,150	162	0.0052	0.9948	13.83

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 334 METERS AND METER INSTALLATIONS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1899-2005			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	22,875	305	0.0133	0.9867	13.76	
80.5	14,199	227	0.0160	0.9840	13.58	
81.5	9,139	99	0.0108	0.9892	13.36	
82.5	5,637	66	0.0117	0.9883	13.22	
83.5	4,468	71	0.0159	0.9841	13.07	
84.5	4,334	29	0.0067	0.9933	12.86	
85.5	4,145	741	0.1788	0.8212	12.77	
86.5	3,349	373	0.1114	0.8886	10.49	
87.5	2,976	1,064	0.3575	0.6425	9.32	
88.5	1,891	22	0.0116	0.9884	5.99	
89.5	1,668	20	0.0120	0.9880	5.92	
90.5	1,592	9	0.0057	0.9943	5.85	
91.5	1,583		0.0000	1.0000	5.82	
92.5	1,583		0.0000	1.0000	5.82	
93.5	1,583	19	0.0120	0.9880	5.82	
94.5	1,564		0.0000	1.0000	5.75	
95.5	1,554		0.0000	1.0000	5.75	
96.5	1,554		0.0000	1.0000	5.75	
97.5	1,554		0.0000	1.0000	5.75	
98.5	1,554	298	0.1918	0.8082	5.75	
99.5	1,256		0.0000	1.0000	4.65	
100.5	1,256	128	0.1019	0.8981	4.65	
101.5	1,128		0.0000	1.0000	4.18	
102.5	1,128	550	0.4876	0.5124	4.18	
103.5	565	274	0.4850	0.5150	2.14	
104.5	280	280	1.0000	0.0000	1.10	
105.5					0.00	

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

PLACEMENT BAND 1899-2005			EXPERIENCE BAND 1981-2005		
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	41,075,939	9,594	0.0002	0.9998	100.00
0.5	42,196,536	69,247	0.0016	0.9984	99.98
1.5	40,204,916	152,698	0.0038	0.9962	99.82
2.5	40,272,578	83,865	0.0021	0.9979	99.44
3.5	37,388,024	124,748	0.0033	0.9967	99.23
4.5	34,786,854	177,884	0.0051	0.9949	98.90
5.5	32,542,382	124,497	0.0038	0.9962	98.40
6.5	26,318,026	148,123	0.0056	0.9944	98.03
7.5	26,649,366	212,092	0.0080	0.9920	97.48
8.5	24,867,674	182,391	0.0073	0.9927	96.70
9.5	23,031,982	1,287,667	0.0559	0.9441	95.99
10.5	20,323,180	601,705	0.0296	0.9704	90.62
11.5	17,283,607	362,223	0.0210	0.9790	87.94
12.5	15,997,124	197,913	0.0124	0.9876	86.09
13.5	14,844,963	110,376	0.0074	0.9926	85.02
14.5	14,186,230	134,030	0.0094	0.9906	84.39
15.5	13,500,982	137,748	0.0102	0.9898	83.60
16.5	12,899,916	123,618	0.0096	0.9904	82.75
17.5	12,112,840	114,901	0.0095	0.9905	81.96
18.5	11,365,312	87,239	0.0077	0.9923	81.18
19.5	10,695,063	127,654	0.0119	0.9881	80.55
20.5	10,043,440	146,677	0.0146	0.9854	79.59
21.5	9,566,529	120,595	0.0126	0.9874	78.43
22.5	9,144,714	81,770	0.0089	0.9911	77.44
23.5	8,954,959	81,497	0.0091	0.9909	76.75
24.5	8,700,565	81,412	0.0094	0.9906	76.05
25.5	8,257,187	78,036	0.0095	0.9905	75.34
26.5	7,951,143	70,727	0.0089	0.9911	74.62
27.5	7,661,470	83,049	0.0108	0.9892	73.96
28.5	7,300,726	74,214	0.0102	0.9898	73.16
29.5	6,952,721	63,549	0.0091	0.9909	72.41
30.5	6,705,867	81,155	0.0121	0.9879	71.75
31.5	6,423,199	67,462	0.0105	0.9895	70.88
32.5	6,060,266	71,487	0.0118	0.9882	70.14
33.5	5,768,227	50,443	0.0087	0.9913	69.31
34.5	5,598,813	62,189	0.0111	0.9889	68.71
35.5	5,258,461	73,394	0.0140	0.9860	67.95
36.5	4,901,368	85,393	0.0174	0.9826	67.00
37.5	4,662,151	56,347	0.0121	0.9879	65.83
38.5	4,386,658	52,926	0.0121	0.9879	65.03

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

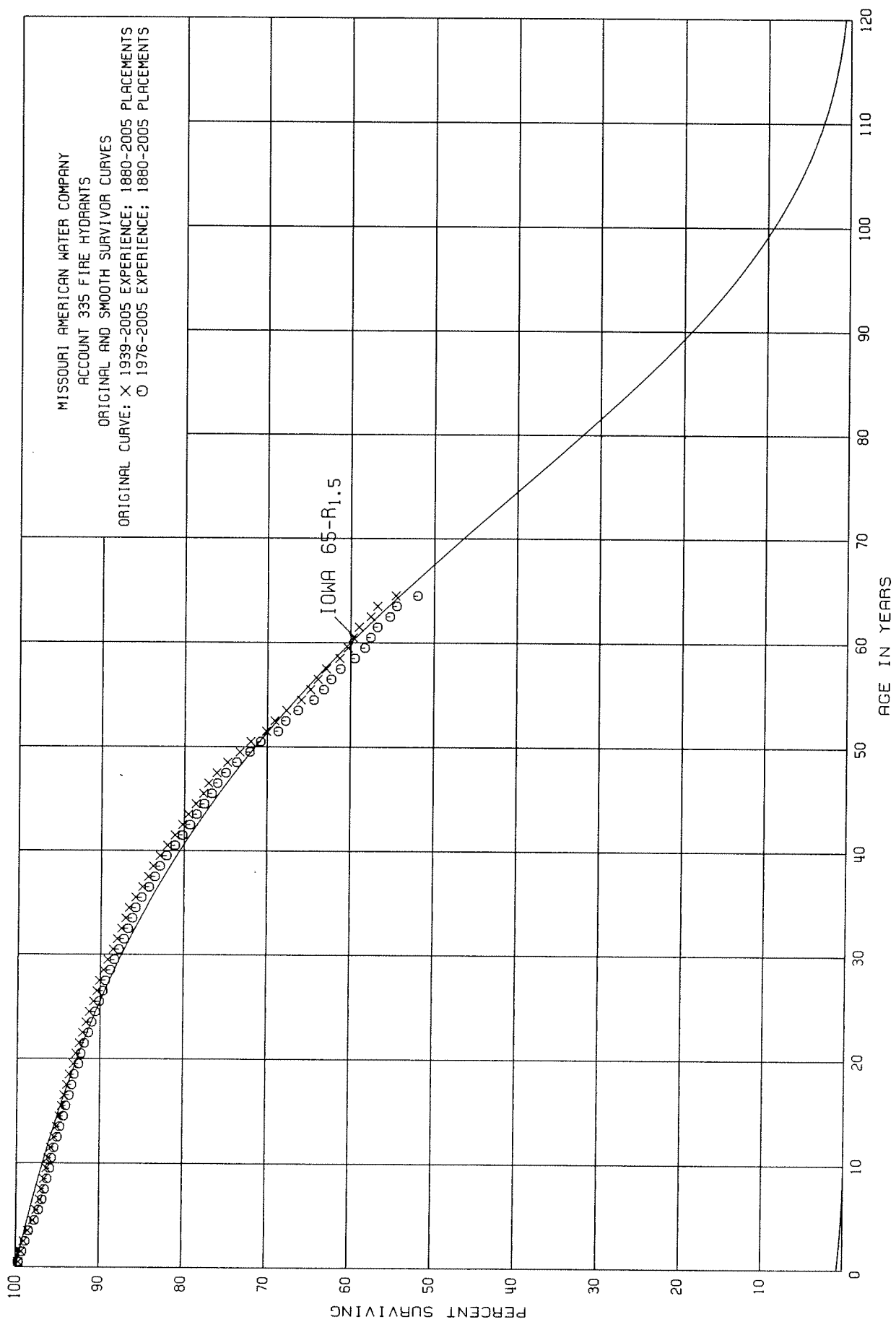
PLACEMENT BAND 1899-2005			EXPERIENCE BAND 1981-2005		
AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
39.5	4,123,154	57,916	0.0140	0.9860	64.24
40.5	3,864,491	164,734	0.0426	0.9574	63.34
41.5	3,521,605	220,539	0.0626	0.9374	60.64
42.5	3,121,755	154,540	0.0495	0.9505	56.84
43.5	2,847,430	163,744	0.0575	0.9425	54.03
44.5	2,540,504	114,008	0.0449	0.9551	50.92
45.5	2,242,387	112,863	0.0503	0.9497	48.63
46.5	1,914,248	90,070	0.0471	0.9529	46.18
47.5	1,643,986	78,681	0.0479	0.9521	44.00
48.5	1,398,971	65,321	0.0467	0.9533	41.89
49.5	1,163,104	53,267	0.0458	0.9542	39.93
50.5	934,465	45,447	0.0486	0.9514	38.10
51.5	794,265	37,738	0.0475	0.9525	36.25
52.5	645,865	31,904	0.0494	0.9506	34.53
53.5	564,837	31,429	0.0556	0.9444	32.82
54.5	484,586	26,524	0.0547	0.9453	31.00
55.5	426,156	23,269	0.0546	0.9454	29.30
56.5	365,278	22,882	0.0626	0.9374	27.70
57.5	319,890	16,236	0.0508	0.9492	25.97
58.5	294,492	12,840	0.0436	0.9564	24.65
59.5	271,642	13,625	0.0502	0.9498	23.58
60.5	252,666	14,720	0.0583	0.9417	22.40
61.5	237,957	11,625	0.0489	0.9511	21.09
62.5	180,474	8,727	0.0484	0.9516	20.06
63.5	167,244	6,206	0.0371	0.9629	19.09
64.5	150,505	4,600	0.0306	0.9694	18.38
65.5	136,246	4,744	0.0348	0.9652	17.82
66.5	123,607	3,655	0.0296	0.9704	17.20
67.5	112,265	2,775	0.0247	0.9753	16.69
68.5	103,040	1,576	0.0153	0.9847	16.28
69.5	94,846	1,413	0.0149	0.9851	16.03
70.5	89,514	1,459	0.0163	0.9837	15.79
71.5	81,757	1,365	0.0167	0.9833	15.53
72.5	77,464	883	0.0114	0.9886	15.27
73.5	74,003	489	0.0066	0.9934	15.10
74.5	65,501	637	0.0097	0.9903	15.00
75.5	54,901	407	0.0074	0.9926	14.85
76.5	46,126	210	0.0046	0.9954	14.74
77.5	36,264	187	0.0052	0.9948	14.67
78.5	29,303	162	0.0055	0.9945	14.59

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

PLACEMENT BAND 1899-2005

EXPERIENCE BAND 1981-2005

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	21,338	296	0.0139	0.9861	14.51
80.5	14,170	227	0.0160	0.9840	14.31
81.5	9,139	99	0.0108	0.9892	14.08
82.5	5,637	66	0.0117	0.9883	13.93
83.5	4,468	71	0.0159	0.9841	13.77
84.5	4,334	29	0.0067	0.9933	13.55
85.5	4,145	741	0.1788	0.8212	13.46
86.5	3,349	373	0.1114	0.8886	11.05
87.5	2,976	1,064	0.3575	0.6425	9.82
88.5	1,891	22	0.0116	0.9884	6.31
89.5	1,668	20	0.0120	0.9880	6.24
90.5	1,592	9	0.0057	0.9943	6.17
91.5	1,583		0.0000	1.0000	6.13
92.5	1,583		0.0000	1.0000	6.13
93.5	1,583	19	0.0120	0.9880	6.13
94.5	1,564		0.0000	1.0000	6.06
95.5	1,554		0.0000	1.0000	6.06
96.5	1,554		0.0000	1.0000	6.06
97.5	1,554		0.0000	1.0000	6.06
98.5	1,554	298	0.1918	0.8082	6.06
99.5	1,256		0.0000	1.0000	4.90
100.5	1,256	128	0.1019	0.8981	4.90
101.5	1,128		0.0000	1.0000	4.40
102.5	1,128	550	0.4876	0.5124	4.40
103.5	565	274	0.4850	0.5150	2.25
104.5	280	280	1.0000	0.0000	1.16
105.5					0.00



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1880-2005

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	48,953,820	131,108	0.0027	0.9973	100.00
0.5	47,773,385	170,391	0.0036	0.9964	99.73
1.5	45,880,961	148,504	0.0032	0.9968	99.37
2.5	44,180,802	181,154	0.0041	0.9959	99.05
3.5	41,753,808	257,803	0.0062	0.9938	98.64
4.5	38,884,778	173,491	0.0045	0.9955	98.03
5.5	37,272,104	134,751	0.0036	0.9964	97.59
6.5	36,545,659	104,769	0.0029	0.9971	97.24
7.5	35,109,350	102,956	0.0029	0.9971	96.96
8.5	33,341,957	95,478	0.0029	0.9971	96.68
9.5	31,779,803	75,350	0.0024	0.9976	96.40
10.5	30,129,748	86,970	0.0029	0.9971	96.17
11.5	28,656,167	116,339	0.0041	0.9959	95.89
12.5	27,120,349	72,053	0.0027	0.9973	95.50
13.5	26,215,753	91,912	0.0035	0.9965	95.24
14.5	25,020,389	83,610	0.0033	0.9967	94.91
15.5	23,536,576	85,542	0.0036	0.9964	94.60
16.5	22,124,322	67,049	0.0030	0.9970	94.26
17.5	20,497,689	69,116	0.0034	0.9966	93.98
18.5	18,873,078	92,752	0.0049	0.9951	93.66
19.5	17,437,561	52,126	0.0030	0.9970	93.20
20.5	16,247,093	67,508	0.0042	0.9958	92.92
21.5	15,152,866	72,081	0.0048	0.9952	92.53
22.5	14,397,226	60,820	0.0042	0.9958	92.09
23.5	13,773,283	66,934	0.0049	0.9951	91.70
24.5	13,058,692	63,290	0.0048	0.9952	91.25
25.5	12,337,919	56,025	0.0045	0.9955	90.81
26.5	11,496,733	41,682	0.0036	0.9964	90.40
27.5	10,651,008	60,533	0.0057	0.9943	90.07
28.5	9,847,516	52,304	0.0053	0.9947	89.56
29.5	9,149,790	59,338	0.0065	0.9935	89.09
30.5	8,502,960	53,069	0.0062	0.9938	88.51
31.5	7,878,504	41,475	0.0053	0.9947	87.96
32.5	7,282,937	41,448	0.0057	0.9943	87.49
33.5	6,836,128	33,770	0.0049	0.9951	86.99
34.5	6,439,795	53,238	0.0083	0.9917	86.56
35.5	6,164,925	57,089	0.0093	0.9907	85.84
36.5	5,780,072	50,443	0.0087	0.9913	85.04
37.5	5,417,424	39,465	0.0073	0.9927	84.30
38.5	5,117,872	46,282	0.0090	0.9910	83.68

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2005

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	4,803,979	55,606	0.0116	0.9884	82.93
40.5	4,468,938	46,480	0.0104	0.9896	81.97
41.5	4,145,630	44,905	0.0108	0.9892	81.12
42.5	3,826,697	35,590	0.0093	0.9907	80.24
43.5	3,548,489	40,733	0.0115	0.9885	79.49
44.5	3,237,341	36,175	0.0112	0.9888	78.58
45.5	2,939,560	24,278	0.0083	0.9917	77.70
46.5	2,661,062	33,828	0.0127	0.9873	77.06
47.5	2,407,239	39,897	0.0166	0.9834	76.08
48.5	2,191,424	43,921	0.0200	0.9800	74.82
49.5	1,908,351	33,520	0.0176	0.9824	73.32
50.5	1,462,814	39,464	0.0270	0.9730	72.03
51.5	1,229,396	16,630	0.0135	0.9865	70.09
52.5	1,039,134	20,994	0.0202	0.9798	69.14
53.5	847,928	23,159	0.0273	0.9727	67.74
54.5	721,871	12,484	0.0173	0.9827	65.89
55.5	590,058	7,841	0.0133	0.9867	64.75
56.5	499,528	8,161	0.0163	0.9837	63.89
57.5	453,846	10,924	0.0241	0.9759	62.85
58.5	417,596	7,080	0.0170	0.9830	61.34
59.5	389,069	3,813	0.0098	0.9902	60.30
60.5	377,077	4,637	0.0123	0.9877	59.71
61.5	362,597	8,694	0.0240	0.9760	58.98
62.5	354,250	4,438	0.0125	0.9875	57.56
63.5	343,601	13,551	0.0394	0.9606	56.84
64.5	316,121	5,358	0.0169	0.9831	54.60
65.5	304,614	8,936	0.0293	0.9707	53.68
66.5	286,524	5,415	0.0189	0.9811	52.11
67.5	266,716	8,102	0.0304	0.9696	51.13
68.5	249,151	2,217	0.0089	0.9911	49.58
69.5	234,837	5,857	0.0249	0.9751	49.14
70.5	226,644	5,130	0.0226	0.9774	47.92
71.5	211,173	3,112	0.0147	0.9853	46.84
72.5	205,453	3,435	0.0167	0.9833	46.15
73.5	198,060	4,675	0.0236	0.9764	45.38
74.5	188,350	5,210	0.0277	0.9723	44.31
75.5	183,270	3,672	0.0200	0.9800	43.08
76.5	161,907	20,703	0.1279	0.8721	42.22
77.5	131,741	2,441	0.0185	0.9815	36.82
78.5	114,547	5,948	0.0519	0.9481	36.14

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2005

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	103,135	5,302	0.0514	0.9486	34.26
80.5	95,551	1,707	0.0179	0.9821	32.50
81.5	77,723	3,022	0.0389	0.9611	31.92
82.5	73,466	746	0.0102	0.9898	30.68
83.5	70,022	1,351	0.0193	0.9807	30.37
84.5	65,863	894	0.0136	0.9864	29.78
85.5	63,025	4,447	0.0706	0.9294	29.37
86.5	58,346	2,147	0.0368	0.9632	27.30
87.5	56,023	267	0.0048	0.9952	26.30
88.5	55,235	362	0.0066	0.9934	26.17
89.5	44,059	756	0.0172	0.9828	26.00
90.5	41,616	331	0.0080	0.9920	25.55
91.5	40,586	614	0.0151	0.9849	25.35
92.5	35,790	1,928	0.0539	0.9461	24.97
93.5	33,194	184	0.0055	0.9945	23.62
94.5	30,254	154	0.0051	0.9949	23.49
95.5	28,237	128	0.0045	0.9955	23.37
96.5	27,387		0.0000	1.0000	23.26
97.5	26,615	6	0.0002	0.9998	23.26
98.5	26,368	25	0.0009	0.9991	23.26
99.5	24,871	166	0.0067	0.9933	23.24
100.5	23,924	296	0.0124	0.9876	23.08
101.5	22,676	80	0.0035	0.9965	22.79
102.5	21,743	1,079	0.0496	0.9504	22.71
103.5	19,149	212	0.0111	0.9889	21.58
104.5	15,362	159	0.0104	0.9896	21.34
105.5	11,061	882	0.0797	0.9203	21.12
106.5	10,156	787	0.0775	0.9225	19.44
107.5	8,138	443	0.0544	0.9456	17.93
108.5	7,504	231	0.0308	0.9692	16.95
109.5	7,233	55	0.0076	0.9924	16.43
110.5	6,997	224	0.0320	0.9680	16.31
111.5	6,646	452	0.0680	0.9320	15.79
112.5	5,817	113	0.0194	0.9806	14.72
113.5	5,431	57	0.0105	0.9895	14.43
114.5	5,075	57	0.0112	0.9888	14.28
115.5	4,727		0.0000	1.0000	14.12
116.5	4,278	284	0.0664	0.9336	14.12
117.5	3,406	113	0.0332	0.9668	13.18
118.5	3,225	57	0.0177	0.9823	12.74

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2005

EXPERIENCE BAND 1939-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	3,168		0.0000	1.0000	12.51
120.5	3,147		0.0000	1.0000	12.51
121.5	3,101		0.0000	1.0000	12.51
122.5	3,101		0.0000	1.0000	12.51
123.5	3,003		0.0000	1.0000	12.51
124.5	1,871		0.0000	1.0000	12.51
125.5					12.51

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1880-2005

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	39,394,632	123,746	0.0031	0.9969	100.00
0.5	38,847,297	146,930	0.0038	0.9962	99.69
1.5	37,610,385	137,741	0.0037	0.9963	99.31
2.5	36,561,177	166,892	0.0046	0.9954	98.94
3.5	34,585,906	246,351	0.0071	0.9929	98.48
4.5	32,107,358	162,075	0.0050	0.9950	97.78
5.5	30,775,970	121,553	0.0039	0.9961	97.29
6.5	30,419,646	93,585	0.0031	0.9969	96.91
7.5	29,354,779	90,916	0.0031	0.9969	96.61
8.5	27,905,791	87,933	0.0032	0.9968	96.31
9.5	26,626,659	62,048	0.0023	0.9977	96.00
10.5	25,333,392	78,073	0.0031	0.9969	95.78
11.5	24,234,349	110,234	0.0045	0.9955	95.48
12.5	23,040,177	66,176	0.0029	0.9971	95.05
13.5	22,427,961	84,395	0.0038	0.9962	94.77
14.5	21,534,384	76,511	0.0036	0.9964	94.41
15.5	20,371,811	79,975	0.0039	0.9961	94.07
16.5	19,287,921	62,687	0.0033	0.9967	93.70
17.5	17,937,540	63,774	0.0036	0.9964	93.39
18.5	16,510,464	87,236	0.0053	0.9947	93.05
19.5	15,362,833	47,625	0.0031	0.9969	92.56
20.5	14,623,252	63,933	0.0044	0.9956	92.27
21.5	13,803,869	67,376	0.0049	0.9951	91.86
22.5	13,247,331	58,002	0.0044	0.9956	91.41
23.5	12,840,039	64,873	0.0051	0.9949	91.01
24.5	12,258,160	61,881	0.0050	0.9950	90.55
25.5	11,683,777	55,408	0.0047	0.9953	90.10
26.5	10,957,731	41,067	0.0037	0.9963	89.68
27.5	10,170,092	58,639	0.0058	0.9942	89.35
28.5	9,406,767	51,590	0.0055	0.9945	88.83
29.5	8,740,153	58,394	0.0067	0.9933	88.34
30.5	8,110,347	52,198	0.0064	0.9936	87.75
31.5	7,499,222	40,110	0.0053	0.9947	87.19
32.5	6,911,934	40,569	0.0059	0.9941	86.73
33.5	6,484,038	32,565	0.0050	0.9950	86.22
34.5	6,110,659	51,243	0.0084	0.9916	85.79
35.5	5,855,383	56,814	0.0097	0.9903	85.07
36.5	5,486,240	49,953	0.0091	0.9909	84.24
37.5	5,127,822	37,568	0.0073	0.9927	83.47
38.5	4,844,042	45,246	0.0093	0.9907	82.86

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2005

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	4,541,177	54,976	0.0121	0.9879	82.09
40.5	4,216,722	45,497	0.0108	0.9892	81.10
41.5	3,910,210	44,562	0.0114	0.9886	80.22
42.5	3,595,366	34,935	0.0097	0.9903	79.31
43.5	3,324,843	40,136	0.0121	0.9879	78.54
44.5	3,028,818	35,853	0.0118	0.9882	77.59
45.5	2,749,522	23,941	0.0087	0.9913	76.67
46.5	2,498,872	33,571	0.0134	0.9866	76.00
47.5	2,255,889	39,811	0.0176	0.9824	74.98
48.5	2,055,315	43,646	0.0212	0.9788	73.66
49.5	1,797,334	33,159	0.0184	0.9816	72.10
50.5	1,360,880	39,248	0.0288	0.9712	70.77
51.5	1,145,950	16,197	0.0141	0.9859	68.73
52.5	961,905	20,287	0.0211	0.9789	67.76
53.5	777,735	22,571	0.0290	0.9710	66.33
54.5	654,857	12,372	0.0189	0.9811	64.41
55.5	526,958	7,322	0.0139	0.9861	63.19
56.5	437,481	8,046	0.0184	0.9816	62.31
57.5	389,900	10,744	0.0276	0.9724	61.16
58.5	348,828	6,917	0.0198	0.9802	59.47
59.5	338,653	3,813	0.0113	0.9887	58.29
60.5	328,658	4,637	0.0141	0.9859	57.63
61.5	315,107	8,694	0.0276	0.9724	56.82
62.5	311,461	4,438	0.0142	0.9858	55.25
63.5	303,447	13,551	0.0447	0.9553	54.47
64.5	279,526	5,358	0.0192	0.9808	52.04
65.5	270,756	8,936	0.0330	0.9670	51.04
66.5	253,625	5,415	0.0214	0.9786	49.36
67.5	234,633	8,102	0.0345	0.9655	48.30
68.5	217,715	2,086	0.0096	0.9904	46.63
69.5	205,320	5,819	0.0283	0.9717	46.18
70.5	198,219	5,090	0.0257	0.9743	44.87
71.5	184,206	2,967	0.0161	0.9839	43.72
72.5	179,756	3,369	0.0187	0.9813	43.02
73.5	174,327	4,675	0.0268	0.9732	42.22
74.5	169,099	5,105	0.0302	0.9698	41.09
75.5	169,541	3,504	0.0207	0.9793	39.85
76.5	148,377	20,602	0.1388	0.8612	39.03
77.5	119,861	2,441	0.0204	0.9796	33.61
78.5	102,858	5,831	0.0567	0.9433	32.92

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2005

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	91,603	5,302	0.0579	0.9421	31.05
80.5	84,219	1,707	0.0203	0.9797	29.25
81.5	66,822	3,022	0.0452	0.9548	28.66
82.5	62,948	746	0.0119	0.9881	27.36
83.5	59,848	1,351	0.0226	0.9774	27.03
84.5	56,151	894	0.0159	0.9841	26.42
85.5	53,604	4,447	0.0830	0.9170	26.00
86.5	49,374	2,147	0.0435	0.9565	23.84
87.5	47,687	267	0.0056	0.9944	22.80
88.5	46,989	362	0.0077	0.9923	22.67
89.5	35,813	756	0.0211	0.9789	22.50
90.5	33,392	331	0.0099	0.9901	22.03
91.5	32,407	614	0.0189	0.9811	21.81
92.5	27,612	1,928	0.0698	0.9302	21.40
93.5	25,114	184	0.0073	0.9927	19.91
94.5	24,629	154	0.0063	0.9937	19.76
95.5	28,237	128	0.0045	0.9955	19.64
96.5	27,387		0.0000	1.0000	19.55
97.5	26,615	6	0.0002	0.9998	19.55
98.5	26,368	25	0.0009	0.9991	19.55
99.5	24,871	166	0.0067	0.9933	19.53
100.5	23,924	296	0.0124	0.9876	19.40
101.5	22,676	80	0.0035	0.9965	19.16
102.5	21,743	1,079	0.0496	0.9504	19.09
103.5	19,149	212	0.0111	0.9889	18.14
104.5	15,362	159	0.0104	0.9896	17.94
105.5	11,061	882	0.0797	0.9203	17.75
106.5	10,156	787	0.0775	0.9225	16.34
107.5	8,138	443	0.0544	0.9456	15.07
108.5	7,504	231	0.0308	0.9692	14.25
109.5	7,233	55	0.0076	0.9924	13.81
110.5	6,997	224	0.0320	0.9680	13.71
111.5	6,646	452	0.0680	0.9320	13.27
112.5	5,817	113	0.0194	0.9806	12.37
113.5	5,431	57	0.0105	0.9895	12.13
114.5	5,075	57	0.0112	0.9888	12.00
115.5	4,727		0.0000	1.0000	11.87
116.5	4,278	284	0.0664	0.9336	11.87
117.5	3,406	113	0.0332	0.9668	11.08
118.5	3,225	57	0.0177	0.9823	10.71

MISSOURI AMERICAN WATER COMPANY

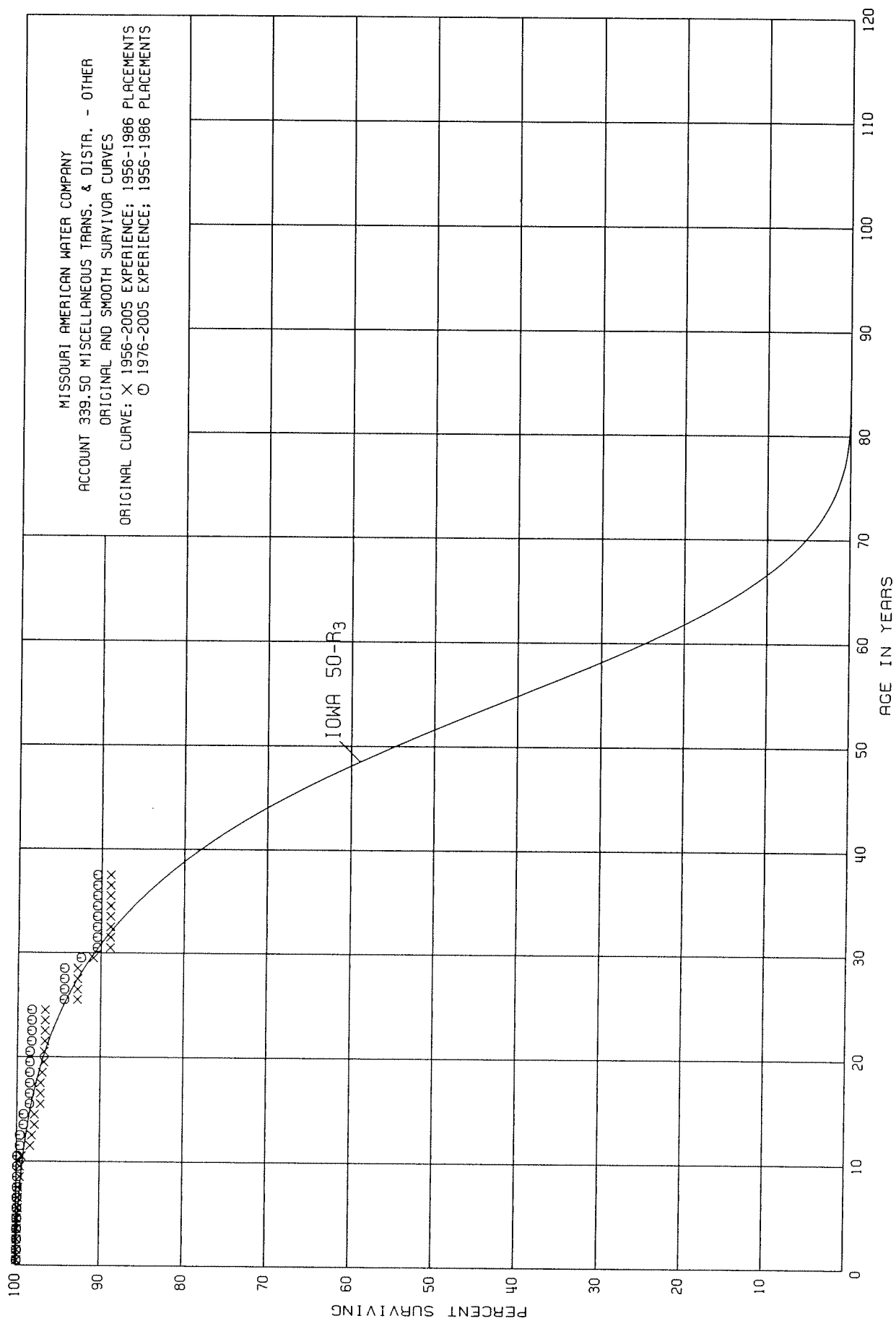
ACCOUNT 335 FIRE HYDRANTS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1880-2005

EXPERIENCE BAND 1976-2005

AGE AT BEGIN OF INTERVAL	EXPOSURES AT BEGINNING OF AGE INTERVAL	RETIREMENTS DURING AGE INTERVAL	RETMT RATIO	SURV RATIO	PCT SURV BEGIN OF INTERVAL
119.5	3,168		0.0000	1.0000	10.52
120.5	3,147		0.0000	1.0000	10.52
121.5	3,101		0.0000	1.0000	10.52
122.5	3,101		0.0000	1.0000	10.52
123.5	3,003		0.0000	1.0000	10.52
124.5	1,871		0.0000	1.0000	10.52
125.5					10.52



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 339.50 MISCELLANEOUS TRANS. & DISTR. - OTHER

ORIGINAL LIFE TABLE

PLACEMENT BAND 1956-1986

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	20,859		0.0000	1.0000	100.00
0.5	20,859		0.0000	1.0000	100.00
1.5	20,859		0.0000	1.0000	100.00
2.5	20,859		0.0000	1.0000	100.00
3.5	20,859		0.0000	1.0000	100.00
4.5	20,859	41	0.0020	0.9980	100.00
5.5	20,818		0.0000	1.0000	99.80
6.5	20,818		0.0000	1.0000	99.80
7.5	20,818	41	0.0020	0.9980	99.80
8.5	20,777		0.0000	1.0000	99.60
9.5	20,777	41	0.0020	0.9980	99.60
10.5	20,736	208	0.0100	0.9900	99.40
11.5	20,528	41	0.0020	0.9980	98.41
12.5	20,487	65	0.0032	0.9968	98.21
13.5	20,423		0.0000	1.0000	97.90
14.5	20,423	140	0.0069	0.9931	97.90
15.5	20,283		0.0000	1.0000	97.22
16.5	20,283		0.0000	1.0000	97.22
17.5	20,283	41	0.0020	0.9980	97.22
18.5	20,242	41	0.0020	0.9980	97.03
19.5	20,200		0.0000	1.0000	96.84
20.5	20,200	41	0.0020	0.9980	96.84
21.5	20,159		0.0000	1.0000	96.65
22.5	19,468		0.0000	1.0000	96.65
23.5	19,468		0.0000	1.0000	96.65
24.5	19,468	776	0.0399	0.9601	96.65
25.5	18,692		0.0000	1.0000	92.79
26.5	18,692		0.0000	1.0000	92.79
27.5	18,692		0.0000	1.0000	92.79
28.5	18,586	387	0.0208	0.9792	92.79
29.5	18,199	387	0.0213	0.9787	90.86
30.5	17,812		0.0000	1.0000	88.92
31.5	17,812		0.0000	1.0000	88.92
32.5	17,812		0.0000	1.0000	88.92
33.5	17,812		0.0000	1.0000	88.92
34.5	17,167		0.0000	1.0000	88.92
35.5	14,529		0.0000	1.0000	88.92
36.5	12,731		0.0000	1.0000	88.92
37.5	7,325		0.0000	1.0000	88.92
38.5	5,741		0.0000	1.0000	88.92

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 339.50 MISCELLANEOUS TRANS. & DISTR. - OTHER

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1956-1986

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	4,934		0.0000	1.0000	88.92
40.5	4,934		0.0000	1.0000	88.92
41.5	3,611		0.0000	1.0000	88.92
42.5	3,433		0.0000	1.0000	88.92
43.5	2,509		0.0000	1.0000	88.92
44.5	1,608		0.0000	1.0000	88.92
45.5	1,336		0.0000	1.0000	88.92
46.5	994		0.0000	1.0000	88.92
47.5	88		0.0000	1.0000	88.92
48.5	88		0.0000	1.0000	88.92
49.5					88.92

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 339.50 MISCELLANEOUS TRANS. & DISTR. - OTHER

ORIGINAL LIFE TABLE

PLACEMENT BAND 1956-1986

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	798		0.0000	1.0000	100.00
0.5	798		0.0000	1.0000	100.00
1.5	798		0.0000	1.0000	100.00
2.5	798		0.0000	1.0000	100.00
3.5	798		0.0000	1.0000	100.00
4.5	1,443		0.0000	1.0000	100.00
5.5	4,131		0.0000	1.0000	100.00
6.5	5,930		0.0000	1.0000	100.00
7.5	11,335		0.0000	1.0000	100.00
8.5	13,124		0.0000	1.0000	100.00
9.5	13,931		0.0000	1.0000	100.00
10.5	13,931	50	0.0036	0.9964	100.00
11.5	15,977		0.0000	1.0000	99.64
12.5	16,156	65	0.0040	0.9960	99.64
13.5	17,791		0.0000	1.0000	99.24
14.5	18,692	140	0.0075	0.9925	99.24
15.5	18,824		0.0000	1.0000	98.50
16.5	19,166		0.0000	1.0000	98.50
17.5	20,072		0.0000	1.0000	98.50
18.5	20,072		0.0000	1.0000	98.50
19.5	20,200		0.0000	1.0000	98.50
20.5	20,200	41	0.0020	0.9980	98.50
21.5	20,159		0.0000	1.0000	98.30
22.5	19,468		0.0000	1.0000	98.30
23.5	19,468		0.0000	1.0000	98.30
24.5	19,468	776	0.0399	0.9601	98.30
25.5	18,692		0.0000	1.0000	94.38
26.5	18,692		0.0000	1.0000	94.38
27.5	18,692		0.0000	1.0000	94.38
28.5	18,586	387	0.0208	0.9792	94.38
29.5	18,199	387	0.0213	0.9787	92.42
30.5	17,812		0.0000	1.0000	90.45
31.5	17,812		0.0000	1.0000	90.45
32.5	17,812		0.0000	1.0000	90.45
33.5	17,812		0.0000	1.0000	90.45
34.5	17,167		0.0000	1.0000	90.45
35.5	14,529		0.0000	1.0000	90.45
36.5	12,731		0.0000	1.0000	90.45
37.5	7,325		0.0000	1.0000	90.45
38.5	5,741		0.0000	1.0000	90.45

MISSOURI AMERICAN WATER COMPANY

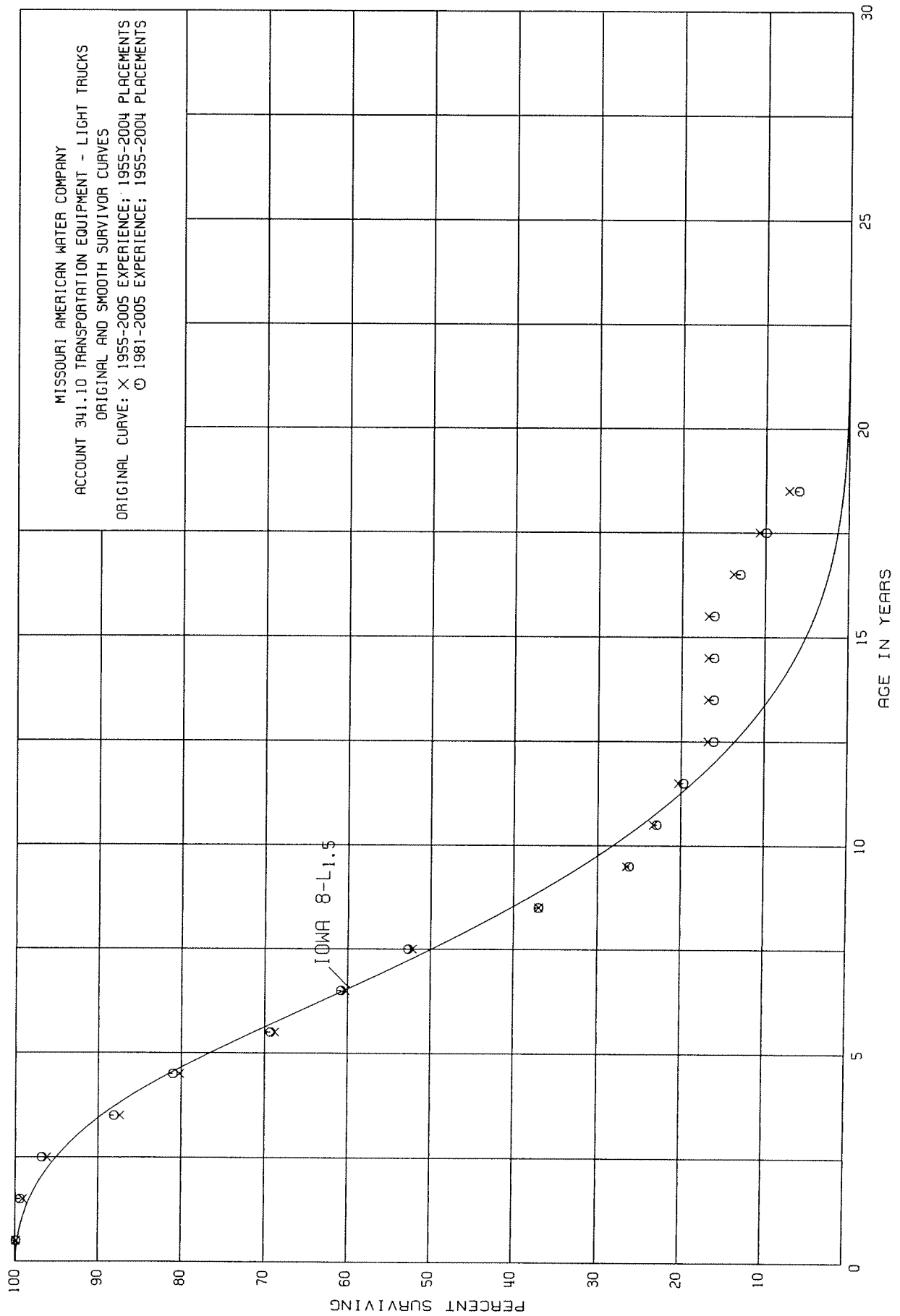
ACCOUNT 339.50 MISCELLANEOUS TRANS. & DISTR. - OTHER

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1956-1986

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	4,934		0.0000	1.0000	90.45
40.5	4,934		0.0000	1.0000	90.45
41.5	3,611		0.0000	1.0000	90.45
42.5	3,433		0.0000	1.0000	90.45
43.5	2,509		0.0000	1.0000	90.45
44.5	1,608		0.0000	1.0000	90.45
45.5	1,336		0.0000	1.0000	90.45
46.5	994		0.0000	1.0000	90.45
47.5	88		0.0000	1.0000	90.45
48.5	88		0.0000	1.0000	90.45
49.5					90.45



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 341.10 TRANSPORTATION EQUIPMENT - LIGHT TRUCKS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1955-2004

EXPERIENCE BAND 1955-2005

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	2,509,605	312	0.0001	0.9999	100.00
0.5	2,509,213	23,071	0.0092	0.9908	99.99
1.5	2,500,367	72,771	0.0291	0.9709	99.07
2.5	2,427,380	222,351	0.0916	0.9084	96.19
3.5	2,038,394	167,440	0.0821	0.9179	87.38
4.5	1,707,565	242,998	0.1423	0.8577	80.21
5.5	1,286,171	159,057	0.1237	0.8763	68.80
6.5	926,995	125,018	0.1349	0.8651	60.29
7.5	776,749	226,432	0.2915	0.7085	52.16
8.5	487,917	138,494	0.2838	0.7162	36.96
9.5	251,039	30,470	0.1214	0.8786	26.47
10.5	186,659	24,090	0.1291	0.8709	23.26
11.5	162,568	27,880	0.1715	0.8285	20.26
12.5	127,817		0.0000	1.0000	16.79
13.5	127,817		0.0000	1.0000	16.79
14.5	113,778		0.0000	1.0000	16.79
15.5	113,778	20,162	0.1772	0.8228	16.79
16.5	93,412	20,866	0.2234	0.7766	13.81
17.5	50,513	16,790	0.3324	0.6676	10.72
18.5	16,624		0.0000	1.0000	7.16
19.5	16,624		0.0000	1.0000	7.16
20.5	14,403		0.0000	1.0000	7.16
21.5	14,403	429	0.0298	0.9702	7.16
22.5	13,974	4,644	0.3323	0.6677	6.95
23.5	9,141		0.0000	1.0000	4.64
24.5	9,055		0.0000	1.0000	4.64
25.5	9,055		0.0000	1.0000	4.64
26.5	9,055		0.0000	1.0000	4.64
27.5	9,055		0.0000	1.0000	4.64
28.5	8,467		0.0000	1.0000	4.64
29.5	8,467		0.0000	1.0000	4.64
30.5	8,467	5,885	0.6951	0.3049	4.64
31.5	2,582		0.0000	1.0000	1.41
32.5	2,582		0.0000	1.0000	1.41
33.5	2,582		0.0000	1.0000	1.41
34.5	2,582		0.0000	1.0000	1.41
35.5	2,582		0.0000	1.0000	1.41
36.5	2,107		0.0000	1.0000	1.41
37.5	2,107		0.0000	1.0000	1.41
38.5	2,107		0.0000	1.0000	1.41

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 341.10 TRANSPORTATION EQUIPMENT - LIGHT TRUCKS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1955-2004

EXPERIENCE BAND 1955-2005

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	2,107		0.0000	1.0000	1.41
40.5	1,414		0.0000	1.0000	1.41
41.5	1,414		0.0000	1.0000	1.41
42.5	1,414		0.0000	1.0000	1.41
43.5	1,414		0.0000	1.0000	1.41
44.5	1,414		0.0000	1.0000	1.41
45.5	1,414		0.0000	1.0000	1.41
46.5	1,414		0.0000	1.0000	1.41
47.5	1,414		0.0000	1.0000	1.41
48.5	1,255		0.0000	1.0000	1.41
49.5	101		0.0000	1.0000	1.41
50.5					1.41

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 341.10 TRANSPORTATION EQUIPMENT - LIGHT TRUCKS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1955-2004

EXPERIENCE BAND 1981-2005

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	2,279,516	312	0.0001	0.9999	100.00
0.5	2,368,532	13,562	0.0057	0.9943	99.99
1.5	2,434,620	65,463	0.0269	0.9731	99.42
2.5	2,386,426	213,438	0.0894	0.9106	96.75
3.5	2,006,940	162,690	0.0811	0.9189	88.10
4.5	1,685,551	242,998	0.1442	0.8558	80.96
5.5	1,264,157	155,300	0.1228	0.8772	69.29
6.5	908,738	121,202	0.1334	0.8666	60.78
7.5	762,308	226,432	0.2970	0.7030	52.67
8.5	473,488	138,494	0.2925	0.7075	37.03
9.5	236,610	29,581	0.1250	0.8750	26.20
10.5	173,118	24,090	0.1392	0.8608	22.93
11.5	149,503	27,880	0.1865	0.8135	19.74
12.5	114,752		0.0000	1.0000	16.06
13.5	114,752		0.0000	1.0000	16.06
14.5	101,142		0.0000	1.0000	16.06
15.5	106,479	20,162	0.1894	0.8106	16.06
16.5	86,113	20,866	0.2423	0.7577	13.02
17.5	43,213	16,790	0.3885	0.6115	9.87
18.5	15,210		0.0000	1.0000	6.04
19.5	15,210		0.0000	1.0000	6.04
20.5	12,988		0.0000	1.0000	6.04
21.5	12,988	429	0.0330	0.9670	6.04
22.5	12,560	4,644	0.3697	0.6303	5.84
23.5	7,886		0.0000	1.0000	3.68
24.5	8,954		0.0000	1.0000	3.68
25.5	9,055		0.0000	1.0000	3.68
26.5	9,055		0.0000	1.0000	3.68
27.5	9,055		0.0000	1.0000	3.68
28.5	8,467		0.0000	1.0000	3.68
29.5	8,467		0.0000	1.0000	3.68
30.5	8,467	5,885	0.6951	0.3049	3.68
31.5	2,582		0.0000	1.0000	1.12
32.5	2,582		0.0000	1.0000	1.12
33.5	2,582		0.0000	1.0000	1.12
34.5	2,582		0.0000	1.0000	1.12
35.5	2,582		0.0000	1.0000	1.12
36.5	2,107		0.0000	1.0000	1.12
37.5	2,107		0.0000	1.0000	1.12
38.5	2,107		0.0000	1.0000	1.12

MISSOURI AMERICAN WATER COMPANY

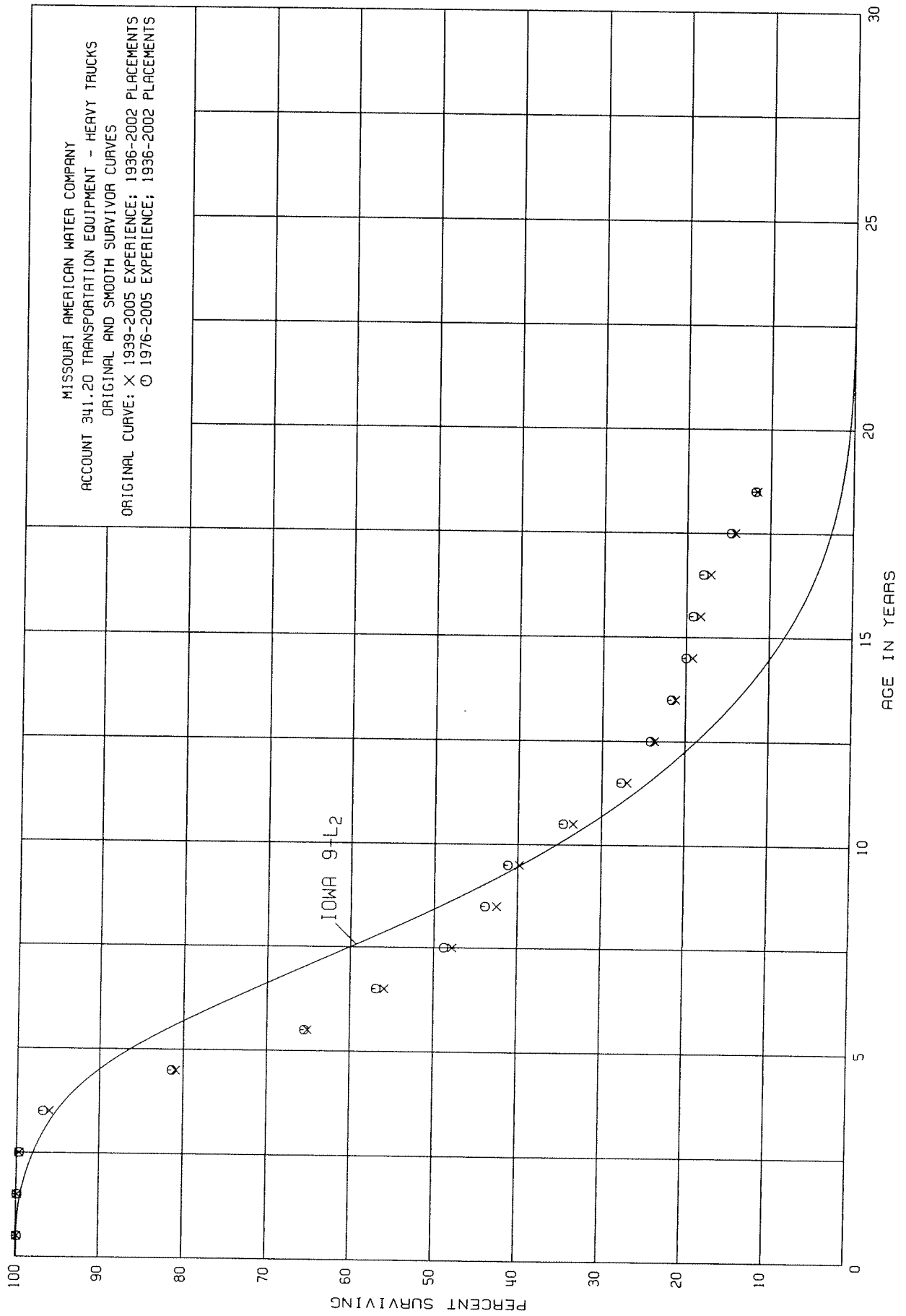
ACCOUNT 341.10 TRANSPORTATION EQUIPMENT - LIGHT TRUCKS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1955-2004

EXPERIENCE BAND 1981-2005

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	2,107		0.0000	1.0000	1.12
40.5	1,414		0.0000	1.0000	1.12
41.5	1,414		0.0000	1.0000	1.12
42.5	1,414		0.0000	1.0000	1.12
43.5	1,414		0.0000	1.0000	1.12
44.5	1,414		0.0000	1.0000	1.12
45.5	1,414		0.0000	1.0000	1.12
46.5	1,414		0.0000	1.0000	1.12
47.5	1,414		0.0000	1.0000	1.12
48.5	1,255		0.0000	1.0000	1.12
49.5	101		0.0000	1.0000	1.12
50.5					1.12



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 341.20 TRANSPORTATION EQUIPMENT - HEAVY TRUCKS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1936-2002

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	13,091,130	8,002	0.0006	0.9994	100.00
0.5	13,083,129	10,238	0.0008	0.9992	99.94
1.5	13,072,891	25,976	0.0020	0.9980	99.86
2.5	13,047,388	471,780	0.0362	0.9638	99.66
3.5	12,447,136	1,957,434	0.1573	0.8427	96.05
4.5	9,833,359	1,922,321	0.1955	0.8045	80.94
5.5	7,086,751	1,002,686	0.1415	0.8585	65.12
6.5	5,950,406	868,134	0.1459	0.8541	55.91
7.5	4,503,211	495,469	0.1100	0.8900	47.75
8.5	3,477,863	217,718	0.0626	0.9374	42.50
9.5	2,701,467	436,314	0.1615	0.8385	39.84
10.5	1,645,812	318,283	0.1934	0.8066	33.41
11.5	1,045,520	125,513	0.1200	0.8800	26.95
12.5	889,433	93,592	0.1052	0.8948	23.72
13.5	640,393	60,267	0.0941	0.9059	21.22
14.5	507,001	25,539	0.0504	0.9496	19.22
15.5	371,139	23,224	0.0626	0.9374	18.25
16.5	197,919	34,108	0.1723	0.8277	17.11
17.5	120,441	22,117	0.1836	0.8164	14.16
18.5	88,470	679	0.0077	0.9923	11.56
19.5	82,037	493	0.0060	0.9940	11.47
20.5	58,547	21,413	0.3657	0.6343	11.40
21.5	23,463	57	0.0024	0.9976	7.23
22.5	23,406	24	0.0010	0.9990	7.21
23.5	23,382		0.0000	1.0000	7.20
24.5	23,382	778	0.0333	0.9667	7.20
25.5	22,604		0.0000	1.0000	6.96
26.5	22,604	209	0.0092	0.9908	6.96
27.5	22,395	1,669	0.0745	0.9255	6.90
28.5	20,726		0.0000	1.0000	6.39
29.5	20,726		0.0000	1.0000	6.39
30.5	20,726		0.0000	1.0000	6.39
31.5	20,726		0.0000	1.0000	6.39
32.5	20,726		0.0000	1.0000	6.39
33.5	20,726		0.0000	1.0000	6.39
34.5	20,726		0.0000	1.0000	6.39
35.5	20,726		0.0000	1.0000	6.39
36.5	20,726	473	0.0228	0.9772	6.39
37.5	20,253		0.0000	1.0000	6.24
38.5	20,253		0.0000	1.0000	6.24

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 341.20 TRANSPORTATION EQUIPMENT - HEAVY TRUCKS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1936-2002

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	14,541		0.0000	1.0000	6.24
40.5	14,541		0.0000	1.0000	6.24
41.5	3,214		0.0000	1.0000	6.24
42.5	3,214		0.0000	1.0000	6.24
43.5	3,214		0.0000	1.0000	6.24
44.5	3,214		0.0000	1.0000	6.24
45.5	3,214		0.0000	1.0000	6.24
46.5	3,214		0.0000	1.0000	6.24
47.5	3		0.0000	1.0000	6.24
48.5	3		0.0000	1.0000	6.24
49.5	3		0.0000	1.0000	6.24
50.5	3		0.0000	1.0000	6.24
51.5	3		0.0000	1.0000	6.24
52.5	3		0.0000	1.0000	6.24
53.5	3		0.0000	1.0000	6.24
54.5	3		0.0000	1.0000	6.24
55.5	3		0.0000	1.0000	6.24
56.5	3		0.0000	1.0000	6.24
57.5					6.24

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 341.20 TRANSPORTATION EQUIPMENT - HEAVY TRUCKS

ORIGINAL LIFE TABLE

PLACEMENT BAND 1936-2002

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	11,868,996	8,002	0.0007	0.9993	100.00
0.5	11,956,994	6,344	0.0005	0.9995	99.93
1.5	12,048,809	25,574	0.0021	0.9979	99.88
2.5	12,164,298	339,750	0.0279	0.9721	99.67
3.5	11,791,512	1,886,173	0.1600	0.8400	96.89
4.5	9,300,590	1,819,436	0.1956	0.8044	81.39
5.5	6,664,409	875,276	0.1313	0.8687	65.47
6.5	5,664,972	799,637	0.1412	0.8588	56.87
7.5	4,315,982	435,059	0.1008	0.8992	48.84
8.5	3,358,144	204,979	0.0610	0.9390	43.92
9.5	2,619,336	419,543	0.1602	0.8398	41.24
10.5	1,583,484	317,905	0.2008	0.7992	34.63
11.5	1,000,531	124,764	0.1247	0.8753	27.68
12.5	848,239	88,986	0.1049	0.8951	24.23
13.5	603,805	47,120	0.0780	0.9220	21.69
14.5	490,771	19,553	0.0398	0.9602	20.00
15.5	360,895	23,224	0.0644	0.9356	19.20
16.5	187,675	34,108	0.1817	0.8183	17.96
17.5	113,409	22,117	0.1950	0.8050	14.70
18.5	81,437		0.0000	1.0000	11.83
19.5	75,683		0.0000	1.0000	11.83
20.5	52,686	17,067	0.3239	0.6761	11.83
21.5	21,948	28	0.0013	0.9987	8.00
22.5	22,695		0.0000	1.0000	7.99
23.5	22,695		0.0000	1.0000	7.99
24.5	22,695	775	0.0341	0.9659	7.99
25.5	21,920		0.0000	1.0000	7.72
26.5	21,920	2	0.0001	0.9999	7.72
27.5	21,921	1,669	0.0761	0.9239	7.72
28.5	20,253		0.0000	1.0000	7.13
29.5	20,253		0.0000	1.0000	7.13
30.5	20,253		0.0000	1.0000	7.13
31.5	20,253		0.0000	1.0000	7.13
32.5	20,253		0.0000	1.0000	7.13
33.5	20,253		0.0000	1.0000	7.13
34.5	20,253		0.0000	1.0000	7.13
35.5	20,253		0.0000	1.0000	7.13
36.5	20,253		0.0000	1.0000	7.13
37.5	20,253		0.0000	1.0000	7.13
38.5	20,253		0.0000	1.0000	7.13

MISSOURI AMERICAN WATER COMPANY

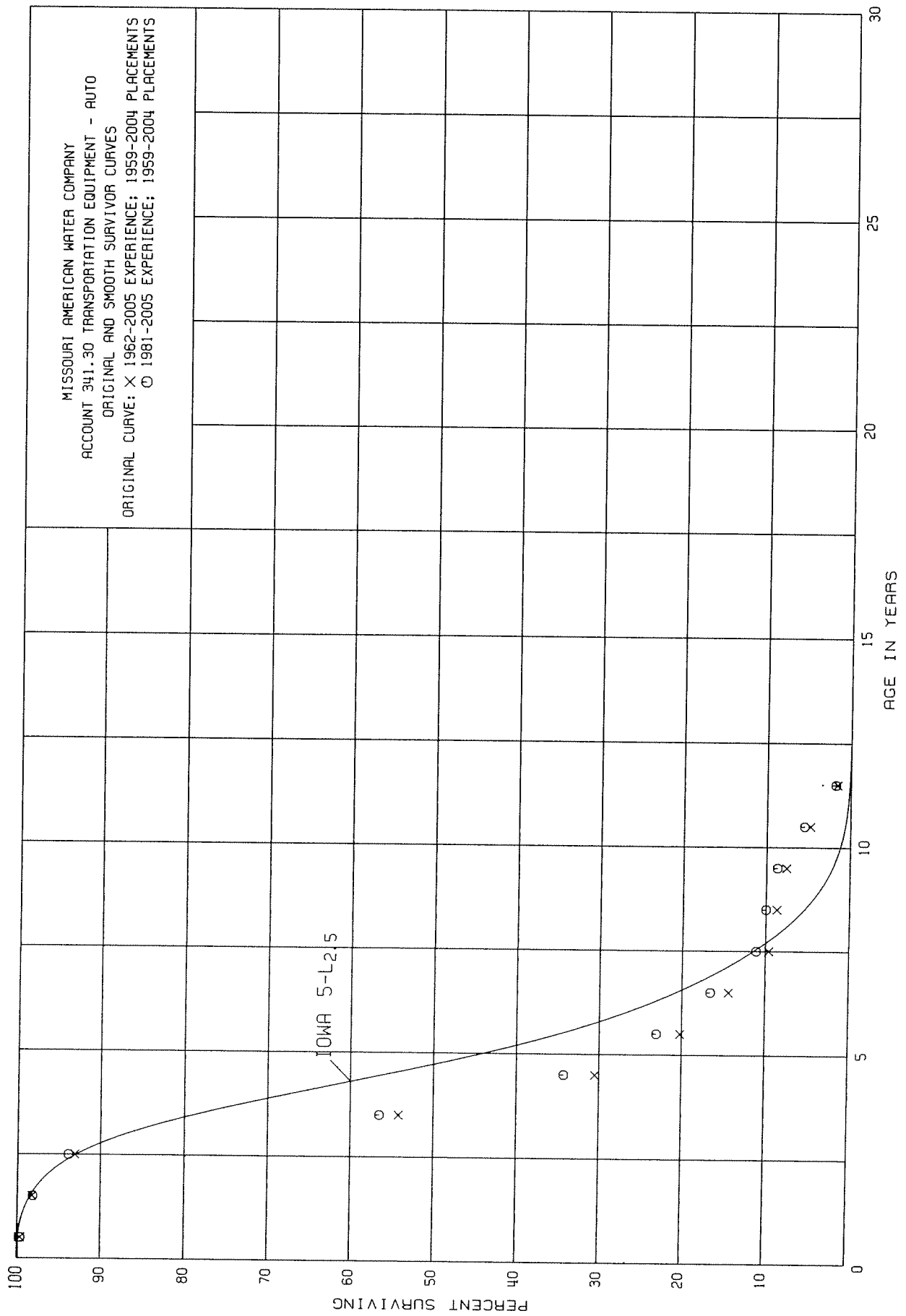
ACCOUNT 341.20 TRANSPORTATION EQUIPMENT - HEAVY TRUCKS

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1936-2002

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	14,541		0.0000	1.0000	7.13
40.5	14,541		0.0000	1.0000	7.13
41.5	3,214		0.0000	1.0000	7.13
42.5	3,214		0.0000	1.0000	7.13
43.5	3,214		0.0000	1.0000	7.13
44.5	3,214		0.0000	1.0000	7.13
45.5	3,214		0.0000	1.0000	7.13
46.5	3,214		0.0000	1.0000	7.13
47.5	3		0.0000	1.0000	7.13
48.5	3		0.0000	1.0000	7.13
49.5	3		0.0000	1.0000	7.13
50.5	3		0.0000	1.0000	7.13
51.5	3		0.0000	1.0000	7.13
52.5	3		0.0000	1.0000	7.13
53.5	3		0.0000	1.0000	7.13
54.5	3		0.0000	1.0000	7.13
55.5	3		0.0000	1.0000	7.13
56.5	3		0.0000	1.0000	7.13
57.5					7.13



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 341.30 TRANSPORTATION EQUIPMENT - AUTO

ORIGINAL LIFE TABLE

PLACEMENT BAND 1959-2004

EXPERIENCE BAND 1962-2005

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	3,734,163	11,612	0.0031	0.9969	100.00
0.5	3,744,118	53,774	0.0144	0.9856	99.69
1.5	3,709,622	194,152	0.0523	0.9477	98.25
2.5	3,500,777	1,463,270	0.4180	0.5820	93.11
3.5	1,900,008	830,936	0.4373	0.5627	54.19
4.5	1,015,666	344,150	0.3388	0.6612	30.49
5.5	638,513	181,182	0.2838	0.7162	20.16
6.5	306,974	102,722	0.3346	0.6654	14.44
7.5	166,845	16,429	0.0985	0.9015	9.61
8.5	102,523	13,140	0.1282	0.8718	8.66
9.5	67,546	25,091	0.3715	0.6285	7.55
10.5	40,904	27,342	0.6684	0.3316	4.75
11.5	13,562		0.0000	1.0000	1.58
12.5	13,562		0.0000	1.0000	1.58
13.5	13,562		0.0000	1.0000	1.58
14.5					1.58

MISSOURI AMERICAN WATER COMPANY

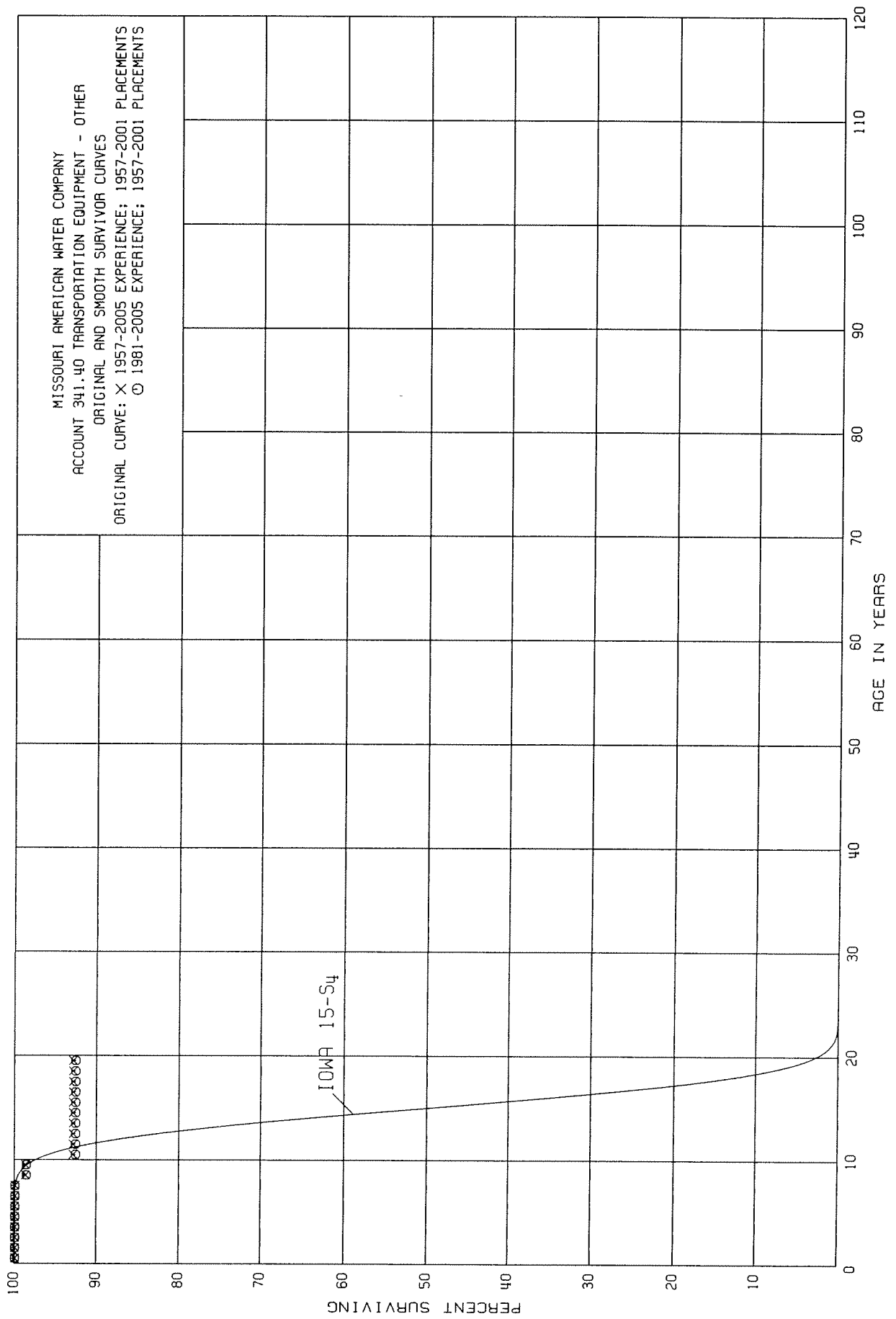
ACCOUNT 341.30 TRANSPORTATION EQUIPMENT - AUTO

ORIGINAL LIFE TABLE

PLACEMENT BAND 1959-2004

EXPERIENCE BAND 1981-2005

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	3,140,974	9,466	0.0030	0.9970	100.00
0.5	3,183,358	46,909	0.0147	0.9853	99.70
1.5	3,189,383	140,653	0.0441	0.9559	98.23
2.5	3,084,761	1,229,229	0.3985	0.6015	93.90
3.5	1,721,765	677,650	0.3936	0.6064	56.48
4.5	990,709	321,417	0.3244	0.6756	34.25
5.5	636,290	178,959	0.2813	0.7187	23.14
6.5	306,974	102,722	0.3346	0.6654	16.63
7.5	166,845	16,429	0.0985	0.9015	11.07
8.5	102,523	13,140	0.1282	0.8718	9.98
9.5	67,546	25,091	0.3715	0.6285	8.70
10.5	40,904	27,342	0.6684	0.3316	5.47
11.5	13,562		0.0000	1.0000	1.81
12.5	13,562		0.0000	1.0000	1.81
13.5	13,562		0.0000	1.0000	1.81
14.5					1.81



MISSOURI AMERICAN WATER COMPANY

ACCOUNT 341.40 TRANSPORTATION EQUIPMENT - OTHER

ORIGINAL LIFE TABLE

PLACEMENT BAND 1957-2001

EXPERIENCE BAND 1957-2005

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	66,029		0.0000	1.0000	100.00
0.5	66,029		0.0000	1.0000	100.00
1.5	66,029		0.0000	1.0000	100.00
2.5	66,029		0.0000	1.0000	100.00
3.5	66,029		0.0000	1.0000	100.00
4.5	14,705		0.0000	1.0000	100.00
5.5	12,637		0.0000	1.0000	100.00
6.5	12,637		0.0000	1.0000	100.00
7.5	12,637	181	0.0143	0.9857	100.00
8.5	12,456		0.0000	1.0000	98.57
9.5	11,597	675	0.0582	0.9418	98.57
10.5	10,922		0.0000	1.0000	92.83
11.5	10,922		0.0000	1.0000	92.83
12.5	10,922		0.0000	1.0000	92.83
13.5	10,922		0.0000	1.0000	92.83
14.5	10,387		0.0000	1.0000	92.83
15.5	10,387		0.0000	1.0000	92.83
16.5	10,387		0.0000	1.0000	92.83
17.5	10,387		0.0000	1.0000	92.83
18.5	10,387		0.0000	1.0000	92.83
19.5	10,387		0.0000	1.0000	92.83
20.5	575		0.0000	1.0000	92.83
21.5	575		0.0000	1.0000	92.83
22.5	575		0.0000	1.0000	92.83
23.5	575		0.0000	1.0000	92.83
24.5	575		0.0000	1.0000	92.83
25.5	575		0.0000	1.0000	92.83
26.5	575		0.0000	1.0000	92.83
27.5	575		0.0000	1.0000	92.83
28.5	575		0.0000	1.0000	92.83
29.5	575		0.0000	1.0000	92.83
30.5	575		0.0000	1.0000	92.83
31.5	575		0.0000	1.0000	92.83
32.5	575		0.0000	1.0000	92.83
33.5	575		0.0000	1.0000	92.83
34.5	575		0.0000	1.0000	92.83
35.5	575		0.0000	1.0000	92.83
36.5	575	366	0.6365	0.3635	92.83
37.5	209		0.0000	1.0000	33.74
38.5	209		0.0000	1.0000	33.74

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 341.40 TRANSPORTATION EQUIPMENT - OTHER

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1957-2001

EXPERIENCE BAND 1957-2005

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	209		0.0000	1.0000	33.74
40.5	209		0.0000	1.0000	33.74
41.5	209		0.0000	1.0000	33.74
42.5	209	209	1.0000	0.0000	33.74
43.5					0.00

MISSOURI AMERICAN WATER COMPANY

ACCOUNT 341.40 TRANSPORTATION EQUIPMENT - OTHER

ORIGINAL LIFE TABLE

PLACEMENT BAND 1957-2001

EXPERIENCE BAND 1981-2005

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	65,455		0.0000	1.0000	100.00
0.5	65,455		0.0000	1.0000	100.00
1.5	65,455		0.0000	1.0000	100.00
2.5	65,455		0.0000	1.0000	100.00
3.5	65,455		0.0000	1.0000	100.00
4.5	14,130		0.0000	1.0000	100.00
5.5	12,062		0.0000	1.0000	100.00
6.5	12,062		0.0000	1.0000	100.00
7.5	12,062	181	0.0150	0.9850	100.00
8.5	11,881		0.0000	1.0000	98.50
9.5	11,022	675	0.0612	0.9388	98.50
10.5	10,347		0.0000	1.0000	92.47
11.5	10,347		0.0000	1.0000	92.47
12.5	10,347		0.0000	1.0000	92.47
13.5	10,347		0.0000	1.0000	92.47
14.5	9,812		0.0000	1.0000	92.47
15.5	9,812		0.0000	1.0000	92.47
16.5	9,812		0.0000	1.0000	92.47
17.5	10,178		0.0000	1.0000	92.47
18.5	10,178		0.0000	1.0000	92.47
19.5	10,178		0.0000	1.0000	92.47
20.5	366		0.0000	1.0000	92.47
21.5	366		0.0000	1.0000	92.47
22.5	366		0.0000	1.0000	92.47
23.5	575		0.0000	1.0000	92.47
24.5	575		0.0000	1.0000	92.47
25.5	575		0.0000	1.0000	92.47
26.5	575		0.0000	1.0000	92.47
27.5	575		0.0000	1.0000	92.47
28.5	575		0.0000	1.0000	92.47
29.5	575		0.0000	1.0000	92.47
30.5	575		0.0000	1.0000	92.47
31.5	575		0.0000	1.0000	92.47
32.5	575		0.0000	1.0000	92.47
33.5	575		0.0000	1.0000	92.47
34.5	575		0.0000	1.0000	92.47
35.5	575		0.0000	1.0000	92.47
36.5	575	366	0.6365	0.3635	92.47
37.5	209		0.0000	1.0000	33.61
38.5	209		0.0000	1.0000	33.61

MISSOURI AMERICAN WATER COMPANY

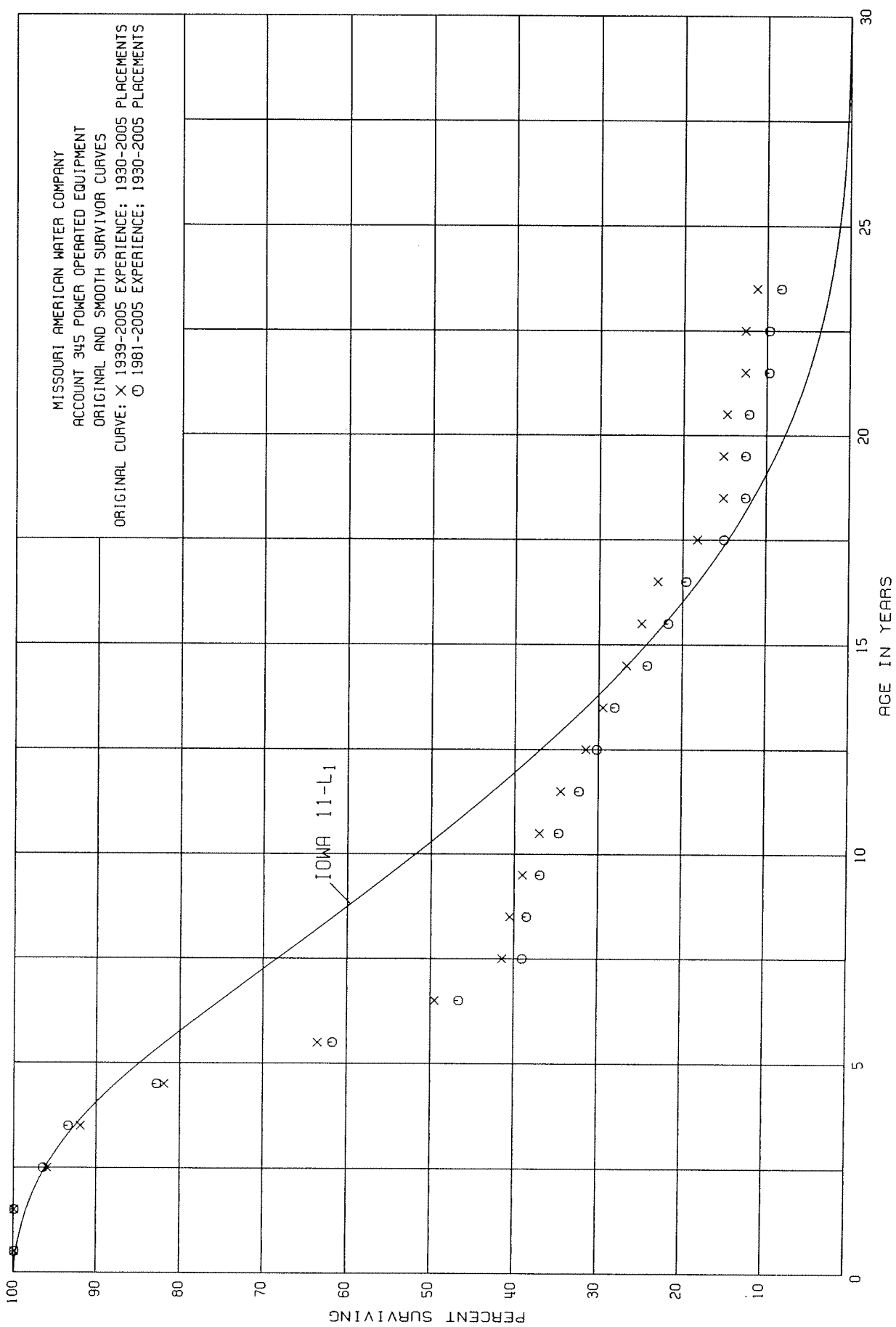
ACCOUNT 341.40 TRANSPORTATION EQUIPMENT - OTHER

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1957-2001

EXPERIENCE BAND 1981-2005

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	209		0.0000	1.0000	33.61
40.5	209		0.0000	1.0000	33.61
41.5	209		0.0000	1.0000	33.61
42.5	209	209	1.0000	0.0000	33.61
43.5					0.00



MISSOURI AMERICAN WATER COMPANY
ACCOUNT 345 POWER OPERATED EQUIPMENT
ORIGINAL LIFE TABLE

PLACEMENT BAND 1930-2005			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	5,148,602	860	0.0002	0.9998	100.00
0.5	5,129,807	1,059	0.0002	0.9998	99.98
1.5	5,102,415	205,605	0.0403	0.9597	99.96
2.5	4,880,971	205,592	0.0421	0.9579	95.93
3.5	4,662,501	506,891	0.1087	0.8913	91.89
4.5	4,140,460	929,437	0.2245	0.7755	81.90
5.5	3,014,934	667,258	0.2213	0.7787	63.51
6.5	2,346,245	380,411	0.1621	0.8379	49.46
7.5	1,960,226	42,654	0.0218	0.9782	41.44
8.5	1,925,655	71,408	0.0371	0.9629	40.54
9.5	1,715,890	91,309	0.0532	0.9468	39.04
10.5	1,560,681	106,161	0.0680	0.9320	36.96
11.5	1,301,595	109,839	0.0844	0.9156	34.45
12.5	948,799	61,073	0.0644	0.9356	31.54
13.5	785,696	73,822	0.0940	0.9060	29.51
14.5	671,961	47,370	0.0705	0.9295	26.74
15.5	624,591	47,871	0.0766	0.9234	24.85
16.5	514,769	105,282	0.2045	0.7955	22.95
17.5	387,823	65,817	0.1697	0.8303	18.26
18.5	305,372	146	0.0005	0.9995	15.16
19.5	289,809	5,922	0.0204	0.9796	15.15
20.5	267,352	40,395	0.1511	0.8489	14.84
21.5	226,957	16	0.0001	0.9999	12.60
22.5	226,941	24,851	0.1095	0.8905	12.60
23.5	202,090	631	0.0031	0.9969	11.22
24.5	103,738	6,056	0.0584	0.9416	11.19
25.5	95,537	617	0.0065	0.9935	10.54
26.5	94,919	14,315	0.1508	0.8492	10.47
27.5	80,127		0.0000	1.0000	8.89
28.5	80,127	228	0.0028	0.9972	8.89
29.5	79,899	3,085	0.0386	0.9614	8.87
30.5	76,814		0.0000	1.0000	8.53
31.5	76,814	621	0.0081	0.9919	8.53
32.5	75,755	17,468	0.2306	0.7694	8.46
33.5	57,841		0.0000	1.0000	6.51
34.5	57,841		0.0000	1.0000	6.51
35.5	53,100		0.0000	1.0000	6.51
36.5	53,100		0.0000	1.0000	6.51
37.5	51,977	3	0.0001	0.9999	6.51
38.5	47,549	22,056	0.4639	0.5361	6.51

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 345 POWER OPERATED EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1930-2005			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	25,493	14,177	0.5561	0.4439	3.49
40.5	11,316		0.0000	1.0000	1.55
41.5	11,316		0.0000	1.0000	1.55
42.5	11,316	9,225	0.8152	0.1848	1.55
43.5	2,091		0.0000	1.0000	0.29
44.5	648		0.0000	1.0000	0.29
45.5	648		0.0000	1.0000	0.29
46.5	648		0.0000	1.0000	0.29
47.5	648		0.0000	1.0000	0.29
48.5	648		0.0000	1.0000	0.29
49.5	401		0.0000	1.0000	0.29
50.5	401		0.0000	1.0000	0.29
51.5	401		0.0000	1.0000	0.29
52.5	401		0.0000	1.0000	0.29
53.5	401		0.0000	1.0000	0.29
54.5	401	401	1.0000	0.0000	0.29
55.5					0.00

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 345 POWER OPERATED EQUIPMENT

ORIGINAL LIFE TABLE

PLACEMENT BAND 1930-2005

EXPERIENCE BAND 1981-2005

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	3,216,497		0.0000	1.0000	100.00
0.5	3,266,856		0.0000	1.0000	100.00
1.5	3,394,027	121,515	0.0358	0.9642	100.00
2.5	3,382,559	106,867	0.0316	0.9684	96.42
3.5	3,262,814	368,947	0.1131	0.8869	93.37
4.5	2,882,016	733,399	0.2545	0.7455	82.81
5.5	1,955,637	480,763	0.2458	0.7542	61.73
6.5	1,611,992	261,729	0.1624	0.8376	46.56
7.5	1,452,307	19,149	0.0132	0.9868	39.00
8.5	1,432,869	59,483	0.0415	0.9585	38.49
9.5	1,289,373	75,636	0.0587	0.9413	36.89
10.5	1,178,058	80,870	0.0686	0.9314	34.72
11.5	944,374	62,967	0.0667	0.9333	32.34
12.5	639,574	43,742	0.0684	0.9316	30.18
13.5	504,883	69,882	0.1384	0.8616	28.12
14.5	438,679	46,467	0.1059	0.8941	24.23
15.5	494,343	47,451	0.0960	0.9040	21.66
16.5	412,979	93,735	0.2270	0.7730	19.58
17.5	297,580	52,436	0.1762	0.8238	15.14
18.5	228,510	146	0.0006	0.9994	12.47
19.5	216,417	5,673	0.0262	0.9738	12.46
20.5	197,794	40,395	0.2042	0.7958	12.13
21.5	174,867	16	0.0001	0.9999	9.65
22.5	174,850	24,552	0.1404	0.8596	9.65
23.5	150,298		0.0000	1.0000	8.30
24.5	53,445	6,056	0.1133	0.8867	8.30
25.5	45,247	617	0.0136	0.9864	7.36
26.5	66,685	9,612	0.1441	0.8559	7.26
27.5	70,272		0.0000	1.0000	6.21
28.5	70,272		0.0000	1.0000	6.21
29.5	70,272	3,085	0.0439	0.9561	6.21
30.5	67,187		0.0000	1.0000	5.94
31.5	67,187	621	0.0092	0.9908	5.94
32.5	66,129	17,468	0.2642	0.7358	5.89
33.5	48,214		0.0000	1.0000	4.33
34.5	48,615		0.0000	1.0000	4.33
35.5	43,874		0.0000	1.0000	4.33
36.5	43,874		0.0000	1.0000	4.33
37.5	42,752	3	0.0001	0.9999	4.33
38.5	38,324	22,056	0.5755	0.4245	4.33

MISSOURI AMERICAN WATER COMPANY
ACCOUNT 345 POWER OPERATED EQUIPMENT

ORIGINAL LIFE TABLE, CONT.

PLACEMENT BAND 1930-2005

EXPERIENCE BAND 1981-2005

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	16,268	14,177	0.8715	0.1285	1.84
40.5	2,091		0.0000	1.0000	0.24
41.5	2,091		0.0000	1.0000	0.24
42.5	2,091		0.0000	1.0000	0.24
43.5	2,091		0.0000	1.0000	0.24
44.5	648		0.0000	1.0000	0.24
45.5	648		0.0000	1.0000	0.24
46.5	648		0.0000	1.0000	0.24
47.5	648		0.0000	1.0000	0.24
48.5	648		0.0000	1.0000	0.24
49.5	401		0.0000	1.0000	0.24
50.5	401		0.0000	1.0000	0.24
51.5	401		0.0000	1.0000	0.24
52.5	401		0.0000	1.0000	0.24
53.5	401		0.0000	1.0000	0.24
54.5	401	401	1.0000	0.0000	0.24
55.5					0.00