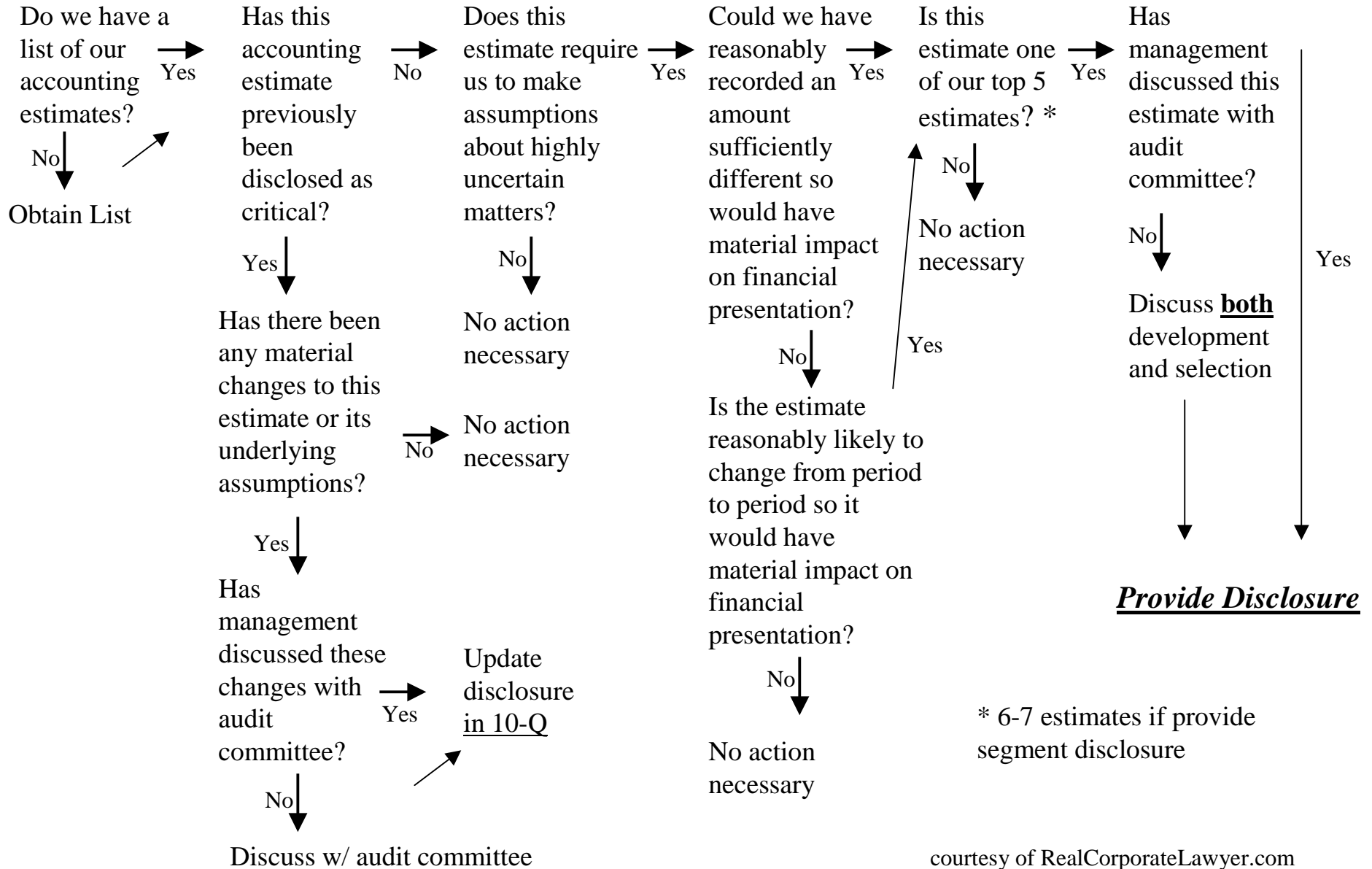


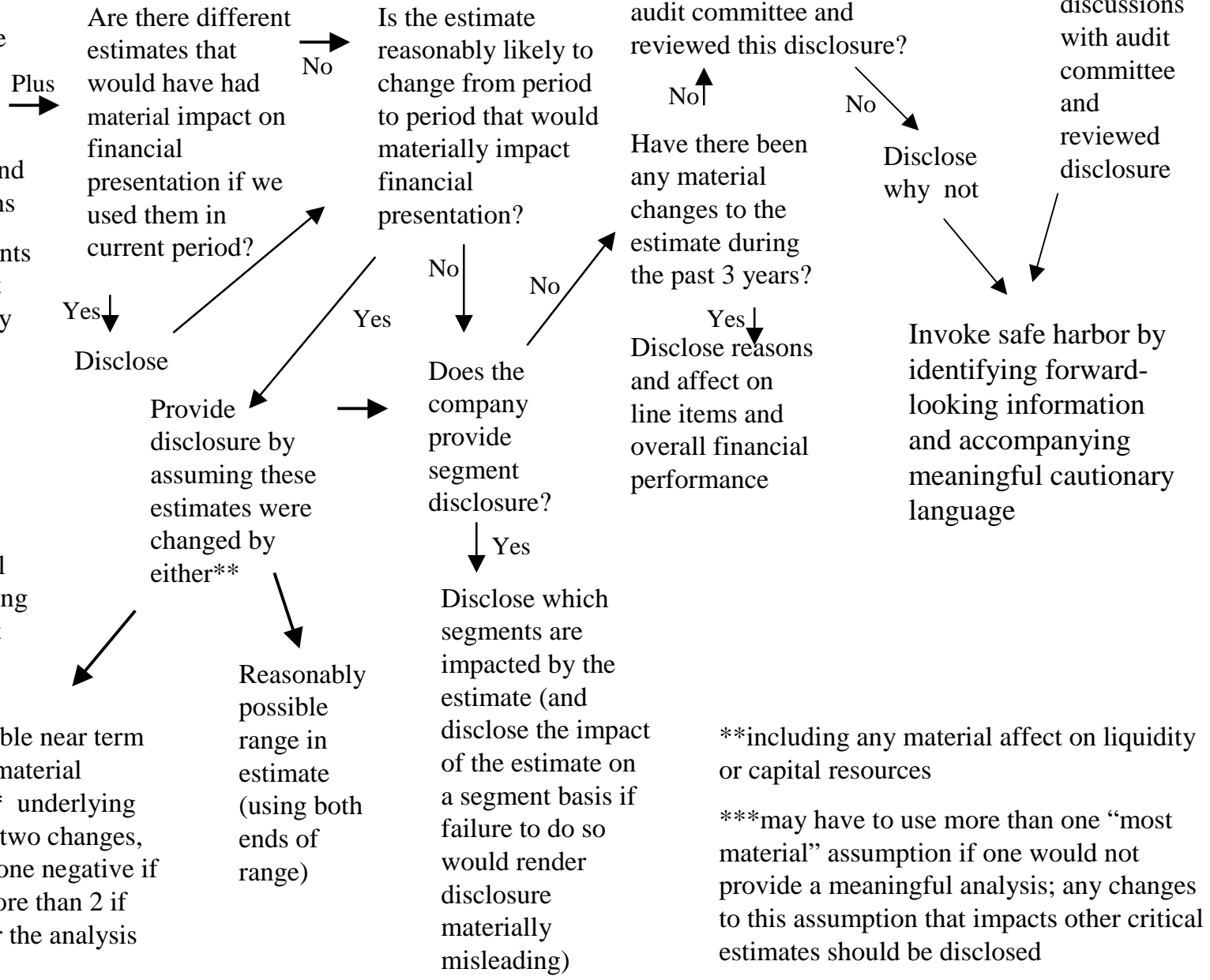
Quarterly Assessment of Accounting Estimates



Disclosure Decision Tree

Disclose:

- Identity of estimate
- Methodology for Estimate
- Highly uncertain and material assumptions
- Known trends events or uncertainties that are reasonably likely to occur and materially affect methodology or assumptions
- Explanation of significance of estimate to financial presentation including any material impact on line items



Reasonably possible near term changes in most material assumption(s)*** underlying estimate (at least two changes, one positive and one negative if possible – and more than 2 if two would render the analysis misleading)

Reasonably possible range in estimate (using both ends of range)

**including any material affect on liquidity or capital resources
 ***may have to use more than one “most material” assumption if one would not provide a meaningful analysis; any changes to this assumption that impacts other critical estimates should be disclosed