

**Erron Cash Balance Plan
Benefit Examples - Calculation of the Final Average Pay Benefit**

Exhibit I - Retirement or Termination after all stock is released

Facts

Date of Birth:	07/15/45
Date of Hire:	09/15/84
Non-Offsetable Benefit, 12/31/94:	\$1,620.00
Offsetable Benefit, 12/31/94:	\$6,109.00
Total FAP Benefit, before Offset, 12/31/94:	\$7,729.00
ESOP Retirement Account Balance, 12/31/95:	800 Shares

History of ESOP Releases

	Date of Release	# of Shares Released	Share Price at Release	Market Value of Release
Release 1:	01/01/96	160.0	\$31.00	\$4,960.00
Release 2:	01/01/97	160.0	\$34.00	\$5,440.00
Release 3:	01/01/98	160.0	\$34.00	\$5,440.00
Release 4:	01/01/99	160.0	\$37.00	\$5,920.00
Release 5:	01/01/2000	160.0	\$39.00	\$6,240.00

Calculation of ESOP Offset Amount

	(a) Age (CM) at Release	(b) Actuarial Equiv. Annuity Factor*	(c) Market Value of Release	(c) / (b) ESOP Offset Amount
Release 1:	50 and 5 months	2.476355	\$4,960.00	\$2,002.94
Release 2:	51 and 5 months	2.686845	\$5,440.00	\$2,024.68
Release 3:	52 and 5 months	2.915227	\$5,440.00	\$1,866.06
Release 4:	53 and 5 months	3.163021	\$5,920.00	\$1,871.63
Release 5:	54 and 5 months	3.431878	\$6,240.00	\$1,818.25

Total ESOP Offset Amount: \$9,583.56

Calculation of Final Average Pay Benefit at Normal Retirement

(1) Non-Offsetable Benefit	(2) Offsetable Benefit	(3) Total ESOP Offset Amount
\$1,620.00	\$6,109.00	\$9,583.56

Normal Retirement Benefit = (1) + [(2) - (3), but not less than zero]

= \$1,620.00

Calculation of Final Average Pay Benefit for Early Commencement at age 55

	(1) Non-Offsetable Benefit	(2) Offsetable Benefit	(3) Total ESOP Offset Amount
Components at Normal Retirement:	\$1,620.00	\$6,109.00	\$9,583.56
Early Commencement Factors:	60.0000% ***	60.0000% ***	36.9950% **
Components at for Age 55 Commencement:	\$972.00	\$3,665.40	\$3,545.44

Final Average Pay Benefit at Age 55: (1) + [(2) - (3), but not less than zero]

= \$1,091.96

* From Table I
** From Table II
*** From Table III

Exhibit II

Enron Cash Balance Plan
Benefit Examples - Calculation of the Final Average Pay Benefit

Exhibit II - Retirement before all stock is released

Facts

Date of Birth:	05/03/41
Date of Hire:	08/01/91
Non-Offsetable Benefit, 12/31/94:	\$0.00
Offsetable Benefit, 12/31/94:	\$3,423.00
Total FAP Benefit, before Offset, 12/31/94:	\$13,491.00
ESOP Retirement Account Balance, 12/31/95:	250 Shares
Date of Retirement:	06/23/98

History of ESOP Releases

	Date of Release	# of Shares Released	Share Price at Release	Market Value of Release
Release 1:	01/01/96	50.0	\$31.00	\$1,550.00
Release 2:	01/01/97	50.0	\$34.00	\$1,700.00
Release 3:	01/01/98	50.0	\$34.00	\$1,700.00
Release 4:	06/23/98	100.0	\$35.50	\$3,550.00

Note: Retirement causes the immediate release of any unrelease amounts in the ESOP Retirement Account

Calculation of ESOP Offset Amount

	(a) Age (CM) at Release	(b) Actuarial Equiv. Annuity Factor*	(c) Market Value of Release	(c) / (b) ESOP Offset Amount
Release 1:	54 and 7 months	3.478833	\$1,550.00	\$445.55
Release 2:	55 and 7 months	3.774534	\$1,700.00	\$450.39
Release 3:	56 and 7 months	4.095370	\$1,700.00	\$415.10
Release 4:	57 and 1 month	4.263550	\$3,550.00	\$832.64
Total ESOP Offset Amount:				\$2,143.68

Calculation of Final Average Pay Benefit at Normal Retirement

(1) Non-Offsetable Benefit	(2) Offsetable Benefit	(3) Total ESOP Offset Amount
\$0.00	\$3,423.00	\$2,143.68

Normal Retirement Benefit = (1) + [(2) - (3), but not less than zero]

= \$1,279.32

Calculation of Final Average Pay Benefit for Early Commencement at age 57 and 1 month

	(1) Non-Offsetable Benefit	(2) Offsetable Benefit	(3) Total ESOP Offset Amount
Components at Normal Retirement:	\$0.00	\$3,423.00	\$2,143.68
Early Commencement Factors:	72.5000% ***	72.5000% ***	45.2182% **
Components at for Age 55 Commencement:	\$0.00	\$2,481.68	\$969.33

Final Average Pay Benefit at Age 55: (1) + [(2) - (3), but not less than zero]

= \$1,512.34

* From Table I
** From Table II
*** From Table III

Enron Cash Balance Plan
Benefit Examples - Calculation of the Final Average Pay Benefit

Exhibit III - Termination before all stock is released**Facts**

Date of Birth:	05/14/62
Date of Hire:	03/15/86
Non-Offsetable Benefit, 12/31/94:	\$600.00
Offsetable Benefit, 12/31/94:	\$3,615.00
Total FAP Benefit, before Offset, 12/31/94:	\$4,215.00
ESOP Retirement Account Balance, 12/31/95:	916 Shares
Date of Termination:	06/12/97

History of ESOP Releases

	Date of Release	# of Shares Released	Share Price at Release	Market Value of Release
Release 1:	01/01/96	183.2	\$31.00	\$5,679.20
Release 2:	01/01/97	183.2	\$34.00	\$6,228.80
Release 3:	01/01/98	183.2	\$34.00	\$6,228.80
Release 4:	01/01/99	183.2	\$37.00	\$6,778.40
Release 5:	01/01/2000	183.2	\$39.00	\$7,144.80

Note: Termination does not accelerate the release of the ESOP Retirement Account.

Calculation of ESOP Offset Amount

	(a) Age (CM) at Release	(b) Actuarial Equiv. Annuity Factor*	(c) Market Value of Release	(c) / (b) ESOP Offset Amount
Release 1:	33 and 7 months	0.627205	\$5,679.20	\$9,054.77
Release 2:	34 and 7 months	0.680517	\$6,228.80	\$9,153.04
Release 3:	35 and 7 months	0.738361	\$6,228.80	\$8,435.98
Release 4:	36 and 7 months	0.801122	\$6,778.40	\$8,461.13
Release 5:	37 and 7 months	0.869217	\$7,144.80	\$8,219.81
Total ESOP Offset Amount:				\$43,324.73

Calculation of Final Average Pay Benefit at Earliest Possible Commencement Age (age 55)

	(1) Non-Offsetable Benefit	(2) Offsetable Benefit	(3) Total ESOP Offset Amount
Components at Normal Retirement:	\$600.00	\$3,615.00	\$43,324.73
Early Commencement Factors:	60.0000% ***	60.0000% ***	36.9950% **
Components at for Age 55 Commencement:	\$360.00	\$2,169.00	\$16,027.98
Final Average Pay Benefit at Age 55:	(1) + [(2) - (3), but not less than zero]		
=	\$360.00		

* From Table I

** From Table II

*** From Table III

**Enron Cash Balance Plan
Benefit Examples - Calculation of the Final Average Pay Benefit**

Exhibit IV - Death before all stock is released

Facts

Date of Birth:	05/14/62
Date of Hire:	03/15/86
Non-Offsetable Benefit, 12/31/94:	\$600.00
Offsetable Benefit, 12/31/94:	\$3,615.00
Total FAP Benefit, before Offset, 12/31/94:	\$4,215.00
ESOP Retirement Account Balance, 12/31/95:	916 Shares
Date of Death:	06/12/97
Spouse's Date of Birth:	09/18/64

History of ESOP Releases

	Date of Release	# of Shares Released	Share Price at Release	Market Value of Release
Release 1:	01/01/96	183.2	\$31.00	\$5,679.20
Release 2:	01/01/97	183.2	\$34.00	\$6,228.80
Release 3:	06/12/97	549.6	\$34.25	\$18,823.80

Note: Death causes the immediate release of any unreleased amounts in the ESOP Retirement Account.

Calculation of ESOP Offset Amount

	(a) Age (CM) at Release	(b) Actuarial Equiv. Annuity Factor*	(c) Market Value of Release	(c) / (b) · ESOP Offset Amount
Release 1:	33 and 7 months	0.627205	\$5,679.20	\$9,054.77
Release 2:	34 and 7 months	0.680517	\$6,228.80	\$9,153.04
Release 3:	35 and 0 months	0.703480	\$18,823.80	\$26,758.12
Total ESOP Offset Amount:				\$44,965.93

Calculation of Final Average Pay Benefit at Earliest Possible Commencement Age (age 55)

	(1) Non-Offsetable Benefit	(2) Offsetable Benefit	(3) Total ESOP Offset Amount
Components at Normal Retirement:	\$600.00	\$3,615.00	\$44,965.93
Early Commencement Factors:	60.0000% ***	60.0000% ***	36.9950% **
Components at for Age 55 Commencement:	\$360.00	\$2,169.00	\$16,635.15
Final Average Pay Benefit at Age 55:	(1) + [(2) - (3), but not less than zero]		
=	\$360.00		

Calculation of Final Average Pay Death Benefit Payable to Spouse at Participant's Earliest Possible Commencement Age

Earliest Possible Commencement Date:	06/01/2017
Participant's Age (Nearest Birthday):	55
Spouse's Age (Nearest Birthday):	53
Benefit Payable to Participant as Single Life Annuity:	\$360.00
Option Factor for 50% J&S Annuity:	0.9241
Benefit Payable to Participant as 50% J&S Annuity:	\$332.64
Benefit Payable to Surviving Spouse as Single Life Annuity: (50% of the Benefit Payable to Participant as if he survived)	\$166.32

* From Table I
** From Table II
*** From Table III

**Enron Cash Balance Plan
Benefit Examples - Calculation of Regular and Transition Benefits**

Facts

Date of Birth:	05/12/41
Date of Hire:	06/10/64
Non-Offsetable Benefit, 12/31/94:	\$27,432
Total FAP Benefit, 12/31/94, before Offset:	\$33,784
ESOP Retirement Account Balance, 12/31/95:	1,504 Shares
Date of Retirement:	06/01/2001
Age at Retirement:	60.00
Total ESOP Offset:	\$13,402.20
Total Cash Balance Account at Retirement:	\$28,765.47
Final Average Pay at Retirement:	\$89,300.00
Integration Level at Retirement:	\$46,130.00

Calculation of Final Average Pay Benefit for Early Commencement at age 60

Total 12/31/94 Accrued Benefit:	\$33,784.00		
Non-Offsetable Benefit:	(\$27,432.00)		
Offsetable Benefit:	\$6,352.00		
	(1)	(2)	(3)
	Non-Offsetable	Offsetable	Total ESOP
	Benefit	Benefit	Offset Amount
Components at Normal Retirement:	\$27,432.00	\$6,352.00	\$13,402.20
Early Commencement Factors:	<u>90.0000%</u> ***	<u>90.0000%</u> ***	<u>60.1759%</u> **
Components at for Age 59 Commencement:	\$24,688.80	\$5,716.80	\$8,064.89
Final Average Pay Benefit at Age 60:	(1) + [(2) - (3), but not less than zero]		
=	<u>\$24,688.80</u>	** From Table II	*** From Table III

Calculation of Total Cash Balance Plan Benefit as an Annuity (before Transition Minimum)

Calculation of Cash-Balance Annuity

Cash Balance Account Balance at Retirement:	\$28,765.47	
Cash Balance Annuity Conversion Factor:	10.509491	Determined by reference to Plan § 1.1(3)
Cash Balance Annuity, Payable at age 60:	\$2,737.09	= Account Balance divided by Annuity Conversion Factor

Net Final Average Pay Benefit

Net 12/31/94 FAP Accrued Benefit, at 60:	\$24,688.80
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Total Cash-Balance Plan Benefit

Sum of CB Annuity and Net FAP Benefit:	<u>\$27,425.89</u>
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**Enron Cash Balance Plan
Benefit Examples - Calculation of Regular and Transition Benefits**

Calculation of Transition Minimum

Special Sub-Account Stock Releases

Number of Shares as of 12/31/95: 83.5 - to be released over 5 years
 Number of Shares Allocated, 12/31/96: 14.2 - to be released over 4 years
 97.7

History of Special Sub-Account ESOP Releases

	Date of Release	# of Shares Released	Share Price at Release	Market Value of Release
Release 1:	01/01/96	16.7	\$31.00	\$517.70
Release 2:	01/01/97	20.3	\$34.00	\$688.50
Release 3:	01/01/98	20.3	\$34.00	\$688.50
Release 4:	01/01/99	20.3	\$37.00	\$749.25
Release 5:	01/01/2000	<u>20.3</u>	\$39.00	\$789.75
		97.7		

Offset Associated with Special Sub-Account ESOP Releases

	(a) Age (CM) at Release	(b) Actuarial Equiv. Annuity Factor	(c) Market Value of Release	(c) / (b) ESOP Offset Amount
Release 1:	54 and 7 months	3.478833	\$517.70	\$148.81
Release 2:	55 and 7 months	3.774534	\$688.50	\$182.41
Release 3:	56 and 7 months	4.095370	\$688.50	\$168.12
Release 4:	57 and 7 months	4.443476	\$749.25	\$168.62
Release 5:	58 and 7 months	4.821171	\$789.75	\$163.81

Special Sub Account ESOP Offset Amount: \$831.77

Calculation of Transition Old Plan Benefit as if Old Plan Continued to Date of Retirement

Service at Retirement: 37.0
 Final Average Pay at Retirement: \$89,300.00
 Integration Level at Retirement: \$46,130.00
 Benefit as if Old Plan had continued to Retirement: \$44,975.03

Calculation of Transition Old Plan Benefit after ESOP Offset

Offset Associated with Retirement Account: \$13,402.20
 Offset Associated with Special Sub-Account: \$831.77
 Total Offset for Transition Benefit: \$14,233.97

	(1) Non-Offsetable Benefit	(2) Offsetable Benefit	(3) Total ESOP Offset Amount
Components at Normal Retirement:	\$27,432.00	\$17,543.03	\$14,233.97
Early Commencement Factors:	90.0000%	90.0000%	60.1759%
Components at for Age 60 Commencement:	\$24,688.80	\$15,788.72	\$8,565.42

Final Average Pay Benefit at Age 60: (1) + [(2) - (3), but not less than zero]
 = \$31,912.10 = Transition Minimum Benefit

Calculation of Total Qualified Cash Balance Plan Benefit, after Transition Minimum

Qualified CB Plan Benefit, before Transition: \$27,425.89
 Qualified Plan Transition Minimum: \$31,912.10
 Qualified CB Plan Benefit, After Transition: \$31,912.10
 Increase in Benefit due to Transition Minimum: \$4,486.21 to be added to the net FAP Benefit for administrative purposes

Enron Corp. Cash Balance Plan
Annual Age 65 ESOP Offset Factors

(Divide Market Value of Stock at Release by Factor based on Age at Release to get ESOP Offset to Annual Age 65 Floor Plan Benefit)

Mortality Table: UP84, Setback 1 year Single Life Annuity Normal Form Interest Rate: 8.50%
(Post-Commencement Only)

Age Years	Completed Months											
	0	1	2	3	4	5	6	7	8	9	10	11
15	0.137612	0.138587	0.139562	0.140536	0.141511	0.142486	0.143461	0.144435	0.145410	0.146385	0.147360	0.148334
16	0.149309	0.150367	0.151424	0.152482	0.153540	0.154597	0.155655	0.156713	0.157770	0.158828	0.159886	0.160943
17	0.162001	0.163149	0.164296	0.165444	0.166591	0.167739	0.168886	0.170034	0.171181	0.172329	0.173476	0.174624
18	0.175771	0.177016	0.178261	0.179506	0.180751	0.181996	0.183241	0.184486	0.185731	0.186976	0.188221	0.189466
19	0.190711	0.192062	0.193413	0.194764	0.196114	0.197465	0.198816	0.200167	0.201518	0.202869	0.204219	0.205570
20	0.206921	0.208387	0.209853	0.211318	0.212784	0.214250	0.215716	0.217181	0.218647	0.220113	0.221579	0.223044
21	0.224510	0.226100	0.227691	0.229281	0.230871	0.232461	0.234052	0.235642	0.237232	0.238822	0.240413	0.242003
22	0.243593	0.245319	0.247044	0.248770	0.250495	0.252221	0.253946	0.255672	0.257397	0.259123	0.260848	0.262574
23	0.264299	0.266171	0.268043	0.269915	0.271787	0.273659	0.275532	0.277404	0.279276	0.281148	0.283020	0.284892
24	0.286764	0.288795	0.290827	0.292858	0.294889	0.296920	0.298952	0.300983	0.303014	0.305045	0.307077	0.309108
25	0.311139	0.313343	0.315547	0.317751	0.319955	0.322159	0.324363	0.326566	0.328770	0.330974	0.333178	0.335382
26	0.337586	0.339977	0.342368	0.344760	0.347151	0.349542	0.351933	0.354324	0.356715	0.359106	0.361498	0.363889
27	0.366280	0.368875	0.371469	0.374064	0.376658	0.379253	0.381847	0.384442	0.387036	0.389630	0.392225	0.394819
28	0.397414	0.400229	0.403044	0.405859	0.408674	0.411489	0.414305	0.417120	0.419935	0.422750	0.425565	0.428380
29	0.431195	0.434249	0.437304	0.440358	0.443412	0.446466	0.449521	0.452575	0.455629	0.458683	0.461738	0.464792
30	0.467846	0.471160	0.474474	0.477788	0.481102	0.484416	0.487730	0.491043	0.494357	0.497671	0.500985	0.504299
31	0.507613	0.511209	0.514804	0.518400	0.521995	0.525591	0.529187	0.532782	0.536378	0.539973	0.543569	0.547164
32	0.550760	0.554661	0.558563	0.562464	0.566365	0.570266	0.574168	0.578069	0.581970	0.585871	0.589773	0.593674
33	0.597575	0.601808	0.606041	0.610274	0.614506	0.618739	0.622972	0.627205	0.631438	0.635671	0.639903	0.644136
34	0.648369	0.652962	0.657554	0.662147	0.666739	0.671332	0.675925	0.680517	0.685110	0.689702	0.694295	0.698887
35	0.703480	0.708463	0.713446	0.718429	0.723412	0.728395	0.733378	0.738361	0.743344	0.748327	0.753310	0.758293
36	0.763276	0.768683	0.774089	0.779496	0.784902	0.790309	0.795715	0.801122	0.806528	0.811935	0.817341	0.822748
37	0.828154	0.834020	0.839886	0.845752	0.851618	0.857484	0.863351	0.869217	0.875083	0.880949	0.886815	0.892681
38	0.898547	0.904912	0.911277	0.917641	0.924006	0.930371	0.936736	0.943100	0.949465	0.955830	0.962195	0.968559
39	0.974924	0.981830	0.988735	0.995641	1.002547	1.009452	1.016358	1.023264	1.030169	1.037075	1.043981	1.050886
40	1.057792	1.065285	1.072777	1.080270	1.087763	1.095255	1.102748	1.110241	1.117733	1.125226	1.132719	1.140211
41	1.147704	1.155834	1.163963	1.172093	1.180222	1.188352	1.196481	1.204611	1.212741	1.220870	1.229000	1.237129
42	1.245259	1.254080	1.262900	1.271721	1.280541	1.289362	1.298183	1.307003	1.315824	1.324644	1.333465	1.342285
43	1.351106	1.360676	1.370247	1.379817	1.389387	1.398958	1.408528	1.418098	1.427669	1.437239	1.446809	1.456380
44	1.465950	1.476334	1.486718	1.497102	1.507485	1.517869	1.528253	1.538637	1.549021	1.559405	1.569788	1.580172
45	1.590556	1.601823	1.613089	1.624356	1.635622	1.646889	1.658155	1.669422	1.680688	1.691955	1.703221	1.714488
46	1.725754	1.737978	1.750202	1.762426	1.774650	1.786874	1.799099	1.811323	1.823547	1.835771	1.847995	1.860219
47	1.872443	1.885706	1.898969	1.912232	1.925495	1.938758	1.952022	1.965285	1.978548	1.991811	2.005074	2.018337
48	2.031600	2.045991	2.060381	2.074772	2.089162	2.103553	2.117943	2.132334	2.146724	2.161115	2.175505	2.189896
49	2.204286	2.219900	2.235514	2.251127	2.266741	2.282355	2.297969	2.313582	2.329196	2.344810	2.360424	2.376037
50	2.391651	2.408592	2.425533	2.442474	2.459414	2.476355	2.493296	2.510237	2.527178	2.544119	2.561059	2.578000
51	2.594941	2.613322	2.631703	2.650084	2.668464	2.686845	2.705226	2.723607	2.741988	2.760368	2.778749	2.797130
52	2.815511	2.835454	2.855397	2.875341	2.895284	2.915227	2.935170	2.955113	2.975056	2.995000	3.014943	3.034886
53	3.054829	3.076467	3.098106	3.119744	3.141383	3.163021	3.184660	3.206298	3.227936	3.249575	3.271213	3.292852
54	3.314490	3.337968	3.361445	3.384923	3.408400	3.431878	3.455356	3.478833	3.502311	3.525788	3.549266	3.572743
55	3.596221	3.621694	3.647168	3.672641	3.698114	3.723587	3.749061	3.774534	3.800007	3.825480	3.850954	3.876427
56	3.901900	3.929539	3.957177	3.984816	4.012454	4.040093	4.067731	4.095370	4.123008	4.150647	4.178285	4.205924
57	4.233562	4.263550	4.293537	4.323525	4.353513	4.383500	4.413488	4.443476	4.473463	4.503451	4.533439	4.563426
58	4.593414	4.625951	4.658488	4.691024	4.723561	4.756098	4.788635	4.821171	4.853708	4.886245	4.918782	4.951318
59	4.983855	5.019157	5.054460	5.089762	5.125064	5.160366	5.195669	5.230971	5.266273	5.301575	5.336877	5.372180
60	5.407482	5.445785	5.484088	5.522391	5.560694	5.598997	5.637300	5.675603	5.713906	5.752209	5.790512	5.828815
61	5.867118	5.908677	5.950236	5.991794	6.033353	6.074912	6.116471	6.158029	6.199588	6.241147	6.282706	6.324264
62	6.365823	6.410914	6.456006	6.501097	6.546188	6.591279	6.636371	6.681462	6.726553	6.771644	6.816735	6.861827
63	6.906918	6.955842	7.004766	7.053690	7.102614	7.151538	7.200462	7.249386	7.298310	7.347234	7.396158	7.445082
64	7.494006	7.547089	7.600171	7.653254	7.706336	7.759419	7.812502	7.865584	7.918667	7.971749	8.024832	8.077914
65	8.130997											

Enron Corp. Cash Balance Plan

ESOP Offset Early Commencement Factors

(Multiply Age 65 ESOP Offset by Factor at Age of Commencement to get ESOP Offset at Commencement)

Mortality Table: UP84, Setback 1 year (Post-Commencement Only) Single Life Annuity Normal Form Interest Rate: 8.50%

Age Years	Completed Months											
	0	1	2	3	4	5	6	7	8	9	10	11
55	0.369950	0.373047	0.376144	0.379242	0.382339	0.385437	0.388534	0.391631	0.394729	0.397826	0.400923	0.404021
56	0.407118	0.410555	0.413992	0.417430	0.420867	0.424304	0.427741	0.431178	0.434615	0.438052	0.441490	0.444927
57	0.448364	0.452182	0.455999	0.459817	0.463634	0.467452	0.471270	0.475087	0.478905	0.482723	0.486540	0.490358
58	0.494175	0.498419	0.502663	0.506907	0.511151	0.515395	0.519639	0.523882	0.528126	0.532370	0.536614	0.540858
59	0.545102	0.549823	0.554545	0.559266	0.563987	0.568709	0.573430	0.578152	0.582873	0.587594	0.592316	0.597037
60	0.601759	0.607020	0.612281	0.617543	0.622804	0.628065	0.633326	0.638588	0.643849	0.649110	0.654372	0.659633
61	0.664894	0.670763	0.676632	0.682500	0.688369	0.694237	0.700106	0.705975	0.711843	0.717712	0.723580	0.729449
62	0.735318	0.741870	0.748421	0.754973	0.761525	0.768077	0.774629	0.781181	0.787733	0.794285	0.800837	0.807388
63	0.813940	0.821261	0.828581	0.835902	0.843222	0.850543	0.857863	0.865184	0.872504	0.879825	0.887145	0.894466
64	0.901786	0.909971	0.918155	0.926340	0.934524	0.942709	0.950893	0.959078	0.967262	0.975447	0.983631	0.991816
65	1.000000											

Enron Corp. Cash Balance Plan

Floor Plan Benefit Early Commencement Factors

(Multiply Age 65 Floor Plan Benefit by Factor at Age of Commencement to get Floor Plan Benefit at Commencement)

Age Years	Completed Months											
	0	1	2	3	4	5	6	7	8	9	10	11
55	0.600000	0.605000	0.610000	0.615000	0.620000	0.625000	0.630000	0.635000	0.640000	0.645000	0.650000	0.655000
56	0.660000	0.665000	0.670000	0.675000	0.680000	0.685000	0.690000	0.695000	0.700000	0.705000	0.710000	0.715000
57	0.720000	0.725000	0.730000	0.735000	0.740000	0.745000	0.750000	0.755000	0.760000	0.765000	0.770000	0.775000
58	0.780000	0.785000	0.790000	0.795000	0.800000	0.805000	0.810000	0.815000	0.820000	0.825000	0.830000	0.835000
59	0.840000	0.845000	0.850000	0.855000	0.860000	0.865000	0.870000	0.875000	0.880000	0.885000	0.890000	0.895000
60	0.900000	0.904167	0.908333	0.912500	0.916667	0.920833	0.925000	0.929167	0.933333	0.937500	0.941667	0.945833
61	0.950000	0.954167	0.958333	0.962500	0.966667	0.970833	0.975000	0.979167	0.983333	0.987500	0.991667	0.995833
62	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
63	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
64	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
65	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000