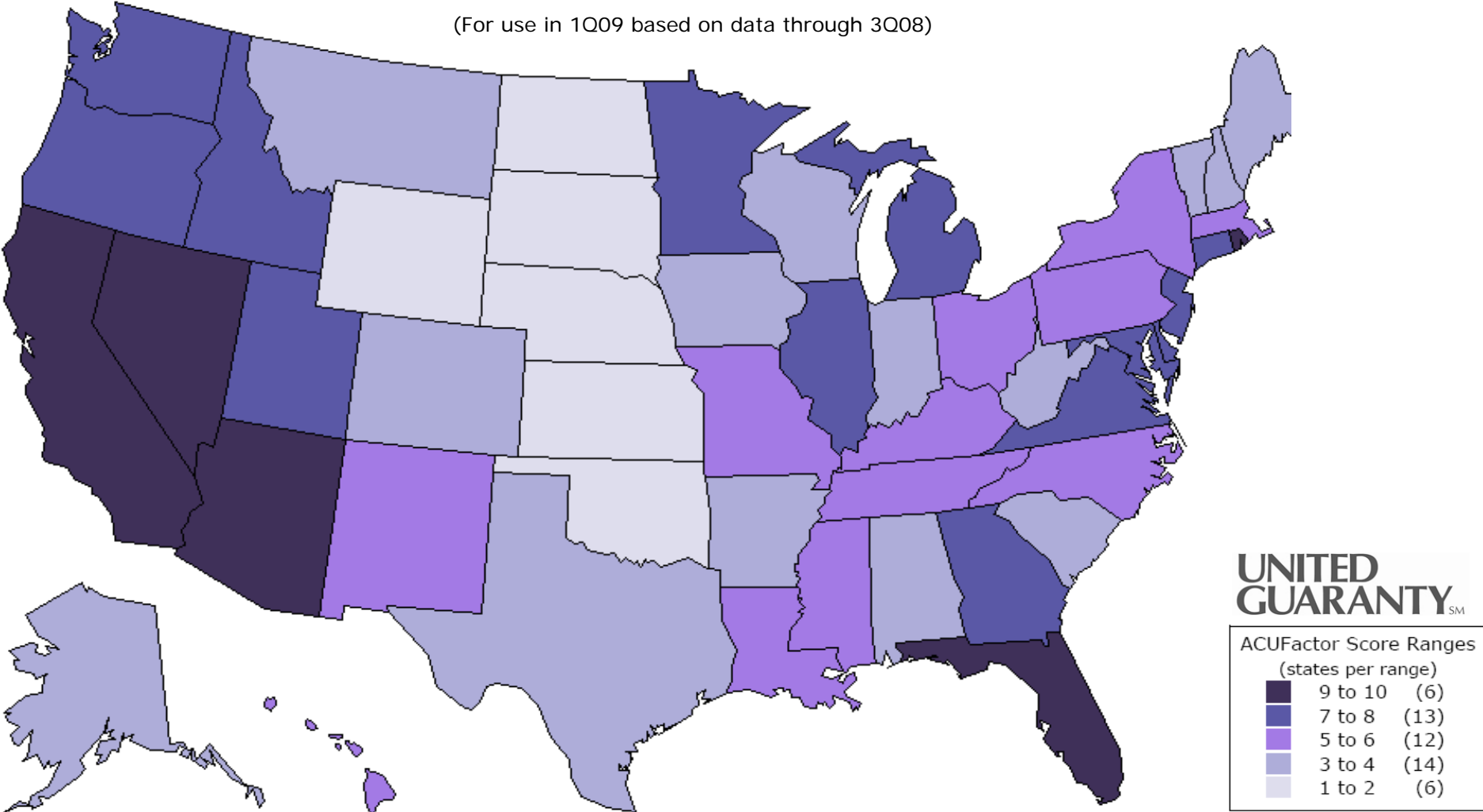


ACUFactor Risk Category by State

1st Quarter 2009

(For use in 1Q09 based on data through 3Q08)



*The darker the color the higher the ACUFactor Score, representing higher risk of future decline.