

Trustee:	JPMorgan Chase Bank, N.A.
Underwriter:	Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S")
Risk Factor:	The Company may redeem the Notes on any Interest Payment Date on or after May 30, 2008 upon 5 days' notice. In the event that the Company redeems the Notes prior to the Stated Maturity Date, investors will receive only the principal amount of the Notes plus accrued and unpaid interest to but excluding the early redemption date, and investors will not receive the benefit of any future interest payments. The Notes are less likely to become subject to early redemption during periods when interest is accruing on the Notes at a rate below prevailing interest rates, and more likely to become subject to early redemption during periods when interest is accruing on the Notes at a rate above prevailing interest rates.
Business Day:	Any day other than a Saturday or Sunday that is neither a legal holiday nor a day on which banking institutions in The City of New York are authorized or required by law, regulation or executive order to close.
Dated:	May , 2006

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