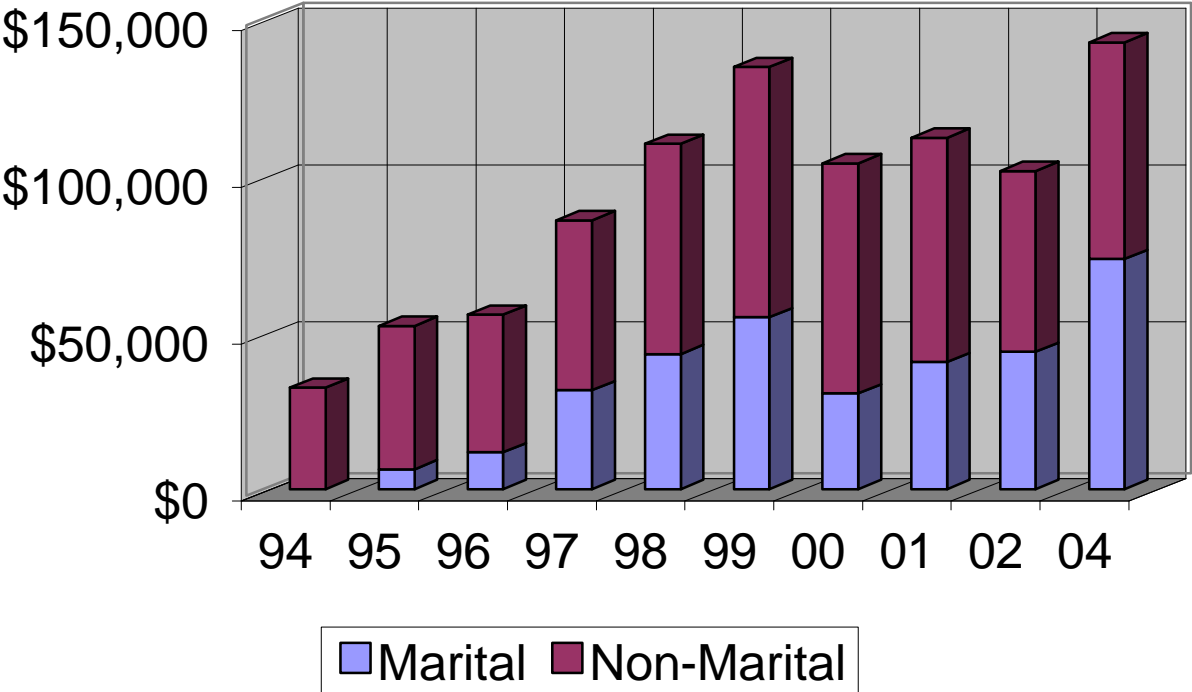


# Illustration of Non-Marital and Marital Portions of Account



Marriage Date: December 11, 1994

Valuation Date: November 1, 2004

**Table I**  
**John Smith v Mary Smith**  
**John Smith's Verizon Savings & Security Plan**  
**Calculation of Marital and Non-Marital Portions of Account**

Date	Transaction	Total Value	Marital Value	Non-Marital Value	Marital Percent	Non-Marital Percent
12/31/1994	Pre-Marital Balance	\$32,332	\$0	\$32,332	0.00%	100.00%
12/31/94 to 3/31/1995	Employee Contributions	\$824	\$824	\$0		
	Employer Contributions	\$471	\$471	\$0		
	SubTotal Account Value 3/31/95	\$33,626	\$1,294	\$32,332	3.85%	96.15%
	Gains/Losses	\$2,431	\$94	\$2,337		
	Total Account Value 3/31/95	\$36,057	\$1,388	\$34,670	3.85%	96.15%
3/31/95 to 6/30/1995	Employee Contributions	\$824	\$824	\$0		
	Employer Contributions	\$471	\$471	\$0		
	Gains/Losses	\$959	\$37	\$922		
	Total Account Value 6/30/95	\$38,311	\$2,719	\$35,592	7.10%	92.90%
6/30/95 to 9/30/1995	Employee Contributions	\$841	\$841	\$0		
	Employer Contributions	\$481	\$481	\$0		
	Gains/Losses	\$5,648	\$401	\$5,247		
	Total Account Value 9/30/95	\$45,280	\$4,441	\$40,839	9.81%	90.19%
9/30/95 to 12/31/1995	Employee Contributions	\$856	\$856	\$0		
	Employer Contributions	\$489	\$489	\$0		
	Gains/Losses	\$5,408	\$530	\$4,877		
	Total Account Value 12/31/95	\$52,034	\$6,318	\$45,716	12.14%	87.86%
12/31/95 to 3/31/1996	Employee Contributions	\$856	\$856	\$0		
	Employer Contributions	\$489	\$489	\$0		
	Gains/Losses	(\$2,668)	(\$324)	(\$2,344)		
	Total Account Value 3/31/96	\$50,712	\$7,339	\$43,373	14.47%	85.53%
3/31/96 to 6/30/1996	Employee Contributions	\$856	\$856	\$0		
	Employer Contributions	\$489	\$489	\$0		
	Gains/Losses	(\$1,278)	(\$185)	(\$1,093)		
	Total Account Value 6/30/96	\$50,779	\$8,500	\$42,279	16.74%	83.26%
6/30/96 to 9/30/1996	Employee Contributions	\$872	\$872	\$0		
	Employer Contributions	\$499	\$499	\$0		
	Gains/Losses	(\$2,690)	(\$450)	(\$2,240)		
	Total Account Value 9/30/96	\$49,460	\$9,421	\$40,039	19.05%	80.95%

Date	Transaction	Total Value	Marital Value	Non-Marital Value	Marital Percent	Non-Marital Percent
9/30/96 to 12/31/1996	Employee Contributions	\$886	\$886	\$0		
	Employer Contributions	\$506	\$506	\$0		
	Gains/Losses	\$4,763	\$907	\$3,855		
	Total Account Value 12/31/96	\$55,615	\$11,721	\$43,895	21.07%	78.93%
12/31/96 to 3/31/1997	Employee Contributions	\$886	\$886	\$0		
	Employer Contributions	\$506	\$506	\$0		
	Gains/Losses	(\$1,657)	(\$349)	(\$1,308)		
	Total Account Value 3/31/97	\$55,351	\$12,764	\$42,587	23.06%	76.94%
3/31/97 to 6/30/1997	Employee Contributions	\$886	\$886	\$0		
	Employer Contributions	\$506	\$506	\$0		
	Gains/Losses	\$11,884	\$2,741	\$9,144		
	Total Account Value 6/30/97	\$68,628	\$16,897	\$51,730	24.62%	75.38%
6/30/97 to 9/30/1997	Employee Contributions	\$1,181	\$1,181	\$0		
	Employer Contributions	\$515	\$515	\$0		
	Gains/Losses	\$5,517	\$5,517	\$0		
	Total Account Value 9/30/97	\$75,840	\$24,110	\$51,730	31.79%	68.21%
9/30/97 to 12/31/1997	Employee Contributions	\$1,434	\$1,434	\$0		
	Employer Contributions	\$522	\$522	\$0		
	Gains/Losses	\$7,949	\$5,517	\$2,432		
	Total Account Value 12/31/97	\$85,745	\$31,583	\$54,162	36.83%	63.17%

MISSING STATEMENTS FROM 1/1/98 THRU 6/24/96.

Plan Name changed from NYNEX Corporation Savings Plan for Non-Salaried Employees to Bell Atlantic Savings and Security Plan

6/25/98 to 9/30/1998	Beginning Balance 6/25/98: \$93,324.96					
	Change in Value from 12/31/97	\$7,580	\$2,792	\$4,788		
	Subtotal Account Value 6/25/98	\$93,325	\$34,375	\$58,950	36.83%	63.17%
	Employee Contributions	\$1,324	\$1,324	\$0		
	Employer Contributions	\$481	\$481	\$0		
	Gains/Losses	\$2,019	\$744	\$1,275		
	Total Account Value 9/30/98	\$97,149	\$36,924	\$60,225	38.01%	61.99%
9/30/98 to 12/31/1998	Employee Contributions	\$1,387	\$1,387	\$0		
	Employer Contributions	\$595	\$595	\$0		
	Gains/Losses	\$11,016	\$4,187	\$6,829		
	Total Account Value 12/31/98	\$110,147	\$43,092	\$67,055	39.12%	60.88%
12/31/98 to 3/31/1999	Employee Contributions	\$999	\$999	\$0		
	Employer Contributions	\$600	\$600	\$0		
	Gains/Losses	(\$1,120)	(\$438)	(\$682)		
	Total Account Value 3/31/99	\$110,626	\$44,253	\$66,373	40.00%	60.00%

Date	Transaction	Total Value	Marital Value	Non-Marital Value	Marital Percent	Non-Marital Percent
3/31/99 to 6/30/1999	Employee Contributions	\$1,083	\$1,083	\$0		
	Employer Contributions	\$650	\$650	\$0		
	Gains/Losses	\$22,177	\$8,871	\$13,306		
	Total Account Value 6/30/99	\$134,535	\$54,857	\$79,679	40.78%	59.22%
6/30/99 to 9/30/1999	Employee Contributions	\$1,189	\$1,189	\$0		
	Employer Contributions	\$714	\$714	\$0		
	Gains/Losses	\$2,068	\$843	\$1,225		
	Total Account Value 9/30/99	\$138,506	\$57,603	\$80,904	41.59%	58.41%
MISSING STATEMENTS FROM 10/1/99 THRU 3/30/00						
During the missing periods, a loan was taken. The issue date and original amount is unknown.						
3/31/00 to 6/30/2000	Opening Balance 3/31/00: \$110,833.37					
	Outstanding Loan Balance	(\$30,191)	(\$30,191)	\$0		
	Adjusted Change in Value 9/30/99	\$2,518	\$1,047	\$1,471		
	Employee Contributions	\$1,126	\$1,126	\$0		
	Employer Contributions	\$675	\$675	\$0		
	Gains/Losses	(\$13,802)	(\$5,740)	(\$8,062)		
	Loan Repayments:	\$1,023	\$1,023	\$0		
	Total Account Value 6/30/00	\$99,855	\$25,543	\$74,312	25.58%	74.42%
6/30/00 to 9/30/2000	Employee Contributions	\$953	\$953	\$0		
	Employer Contributions	\$572	\$572	\$0		
	Loan Repayments	\$852	\$852	\$0		
	Gains/Losses	(\$2,418)	(\$619)	(\$1,800)		
	Total Account Value 9/30/00	\$99,813	\$27,301	\$72,512	27.35%	72.65%
9/30/00 to 12/31/2000	Employee Contributions	\$1,157	\$1,157	\$0		
	Employer Contributions	\$694	\$694	\$0		
	Loan Repayments	\$1,023	\$1,023	\$0		
	Gains/Losses	\$1,216	\$333	\$884		
	Total Account Value 12/31/00	\$103,904	\$30,508	\$73,396	29.36%	70.64%
12/31/00 to 3/31/2001	Employee Contributions	\$1,230	\$1,230	\$0		
	Employer Contributions	\$738	\$738	\$0		
	Loan Repayments	\$1,025	\$1,025	\$0		
	Gains/Losses	(\$2,886)	(\$847)	(\$2,038)		
	Total Account Value 3/31/01	\$104,012	\$32,654	\$71,357	31.39%	68.61%
3/31/01 to 6/30/2001	Employee Contributions	\$1,083	\$1,083	\$0		
	Employer Contributions	\$704	\$704	\$0		
	Loan Repayments	\$1,025	\$1,025	\$0		
	Gains/Losses	\$8,489	\$2,665	\$5,824		
	Total Account Value 6/30/01	\$115,313	\$38,132	\$77,182	33.07%	66.93%

Date	Transaction	Total Value	Marital Value	Non-Marital Value	Marital Percent	Non-Marital Percent
6/30/01 to 9/30/2001	Employee Contributions	\$919	\$919	\$0		
	Employer Contributions	\$745	\$745	\$0		
	Loan Repayments	\$1,025	\$1,025	\$0		
	Gains/Losses	(\$2,656)	(\$878)	(\$1,778)		
	Total Account Value 9/30/01	\$115,346	\$39,942	\$75,404	34.63%	65.37%
9/30/091 to 12/31/2001	Employee Contributions	\$931	\$931	\$0		
	Employer Contributions	\$764	\$764	\$0		
	Loan Repayments	\$1,025	\$1,025	\$0		
	Gains/Losses	(\$6,024)	(\$2,086)	(\$3,938)		
	Total Account Value 12/31/01	\$112,041	\$40,576	\$71,466	36.21%	63.79%
12/31/01 to 3/31/2002	Employee Contributions	\$967	\$967	\$0		
	Employer Contributions	\$793	\$793	\$0		
	Loan Repayments	\$1,025	\$1,025	\$0		
	Gains/Losses	(\$1,576)	(\$571)	(\$1,005)		
	Fund Transfers	(\$2,823)	(\$1,022)	(\$1,801)		
	Total Account Value 3/31/02	\$110,428	\$41,768	\$68,660	37.82%	62.18%
3/31/02 to 6/30/2002	Employee Contributions	\$931	\$931	\$0		
	Employer Contributions	\$764	\$764	\$0		
	Loan Repayments	\$1,025	\$1,025	\$0		
	Gains/Losses	(\$11,470)	(\$4,338)	(\$7,132)		
	Fund Transfers	(\$579)	(\$219)	(\$360)		
	Total Account Value 6/30/02	\$101,099	\$39,930	\$61,168	39.50%	60.50%
6/30/02 to 9/30/2002	Employee Contributions	\$969	\$969	\$0		
	Employer Contributions	\$794	\$794	\$0		
	Loan Repayments	\$940	\$940	\$0		
	Gains/Losses	(\$22,138)	(\$8,744)	(\$13,394)		
	Fund Transfers	(\$507)	(\$200)	(\$307)		
	Total Account Value 9/30/02	\$81,156	\$33,689	\$47,467	41.51%	58.49%
9/30/02 to 12/31/2002	Employee Contributions	\$1,030	\$1,030	\$0		
	Employer Contributions	\$845	\$845	\$0		
	Loan Repayments	\$1,025	\$1,025	\$0		
	Gains/Losses	\$17,920	\$7,439	\$10,481		
	Fund Transfers	(\$517)	(\$214)	(\$302)		
	Total Account Value 12/31/02	\$101,460	\$43,814	\$57,646	43.18%	56.82%
12/31/02 to 3/20/2003	Employee Contributions	\$962	\$962	\$0		
	Employer Contributions	\$789	\$789	\$0		
	Loan Repayments	\$1,025	\$1,025	\$0		
	Gains/Losses	(\$3,251)	(\$1,404)	(\$1,847)		
	Total Account Value 3/20/03	\$100,985	\$45,186	\$55,799	44.75%	55.25%

Date	Transaction	Total Value	Marital Value	Non-Marital Value	Marital Percent	Non-Marital Percent
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**NOTE: Fidelity Investments became recordkeeper effective March 20, 2003  
Name Changed to Verizon Savings & Security Plan for New York & New England**

3/20/2003 to	Employee Contributions	\$6,009	\$6,009	\$0		
11/1/04 (DOC)	Employer Contributions	\$4,927	\$4,927	\$0		
	Loan Repayments	\$6,491	\$6,491	\$0		
	Gains/Losses	\$19,863	\$8,888	\$10,975		
	Dividends	\$4,174	\$1,868	\$2,306		
	<b>Total Available Account Value</b>	<b>\$142,449</b>	<b>\$73,369</b>	<b>\$69,081</b>	<b>51.51%</b>	<b>48.49%</b>

Outstanding Loan Balance as of 11/1/04: \$21,502.75 (already deducted from account)

Loan Details were shown on the last statement as follows:

Loan Date: Dec. 1, 2000

Original Loan Amount: \$28,609.61