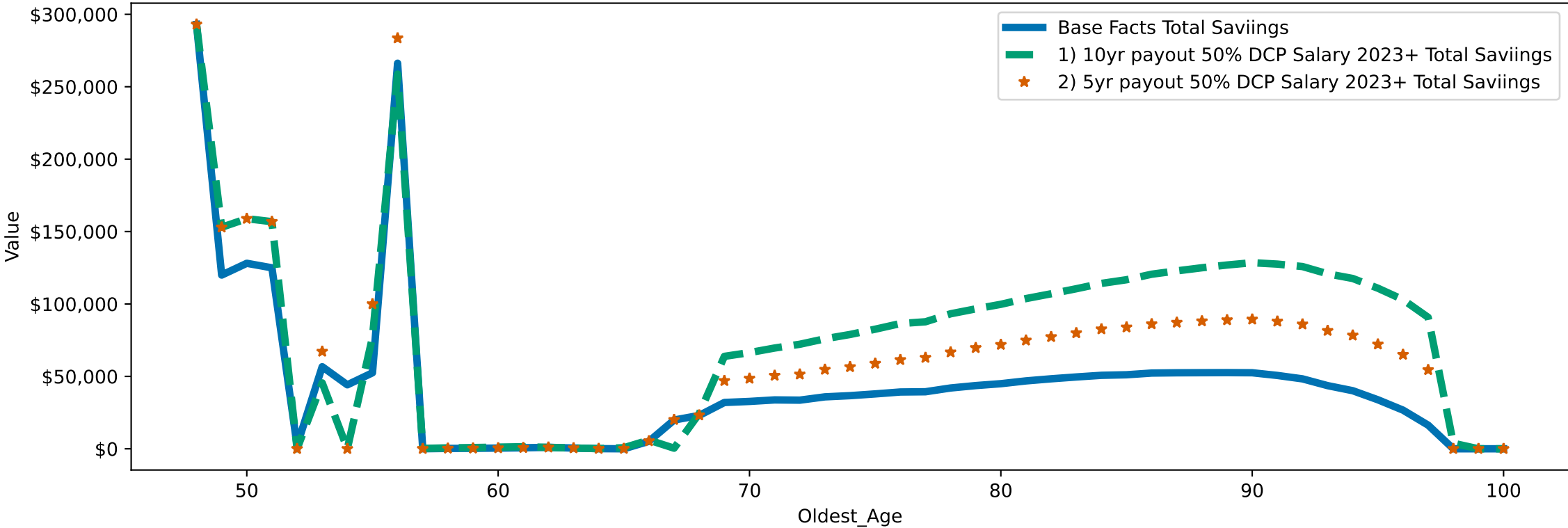
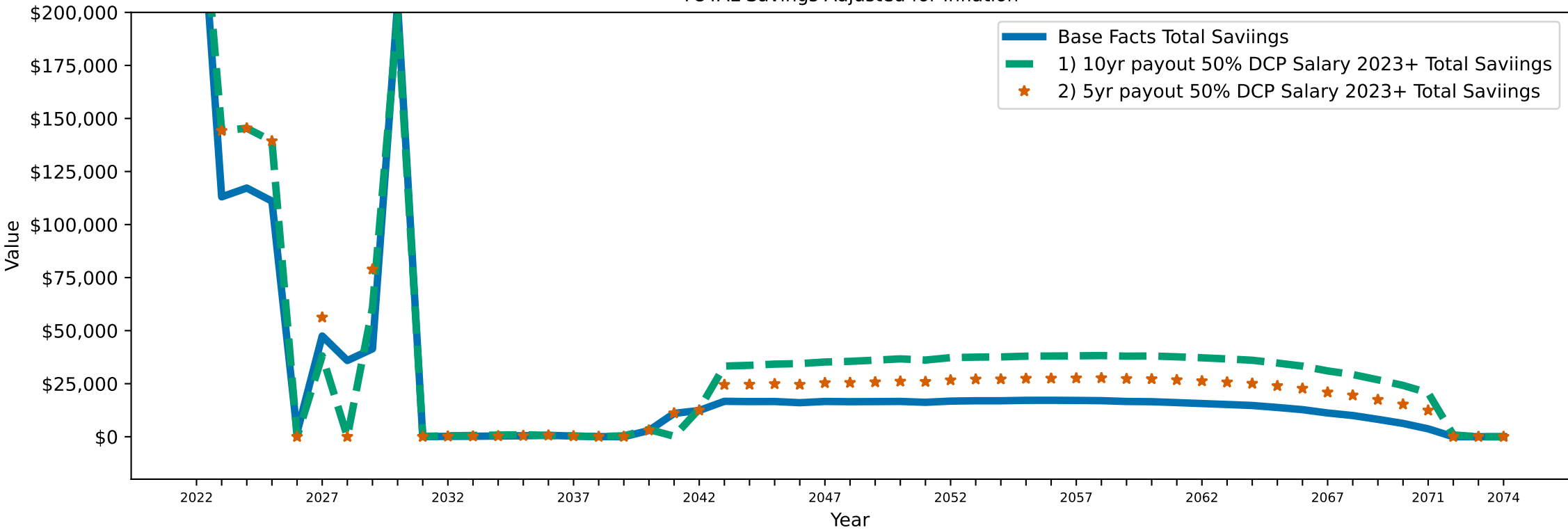


Savings Comparison

TOTAL Savings Future Value

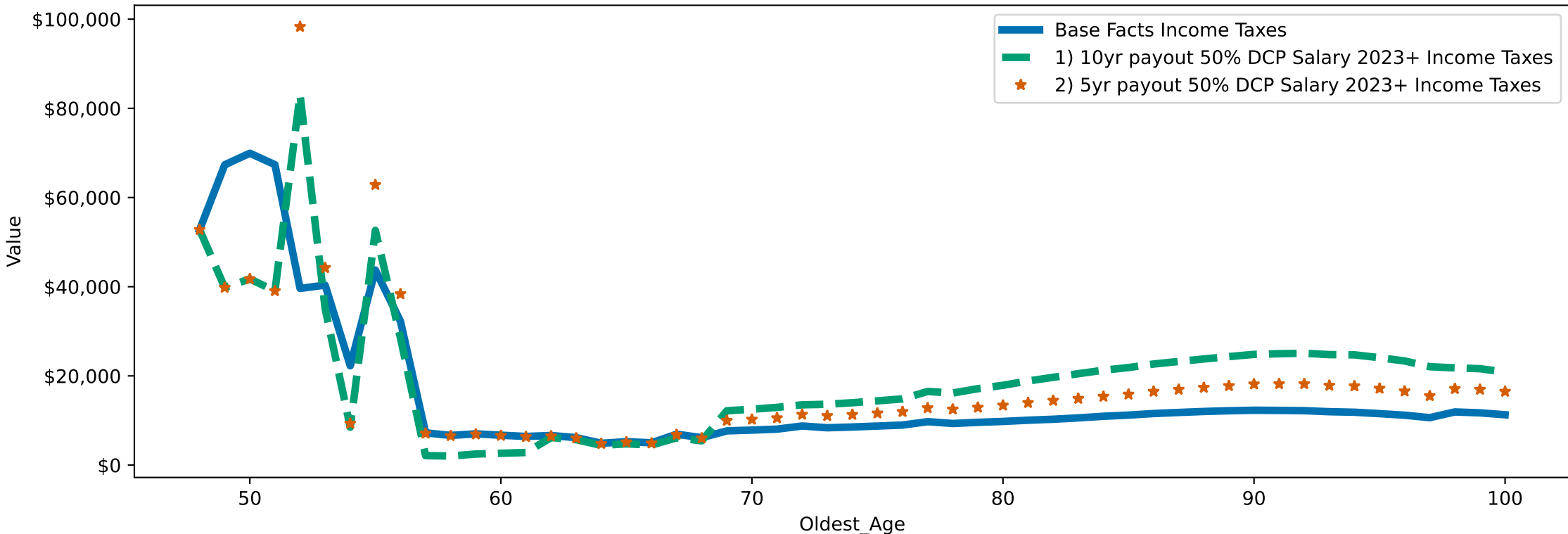


TOTAL Savings Adjusted for Inflation



Income Taxes and Portfolio Assets Adjusted for 3% Inflation

Income Taxes Adjusted for Inflation



Portfolio Assets excludes Real Estate Adjusted for Inflation

