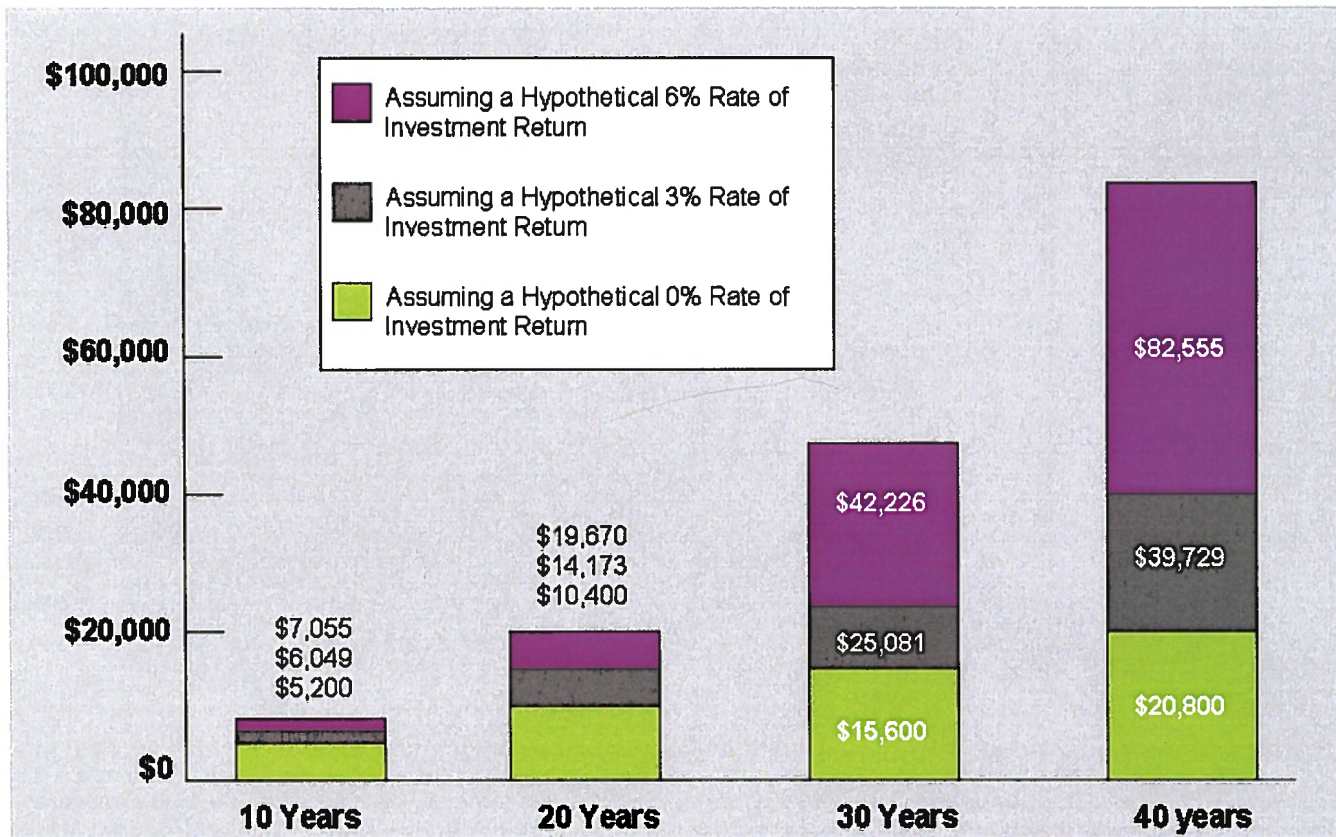


Even small amounts add up

Look at how \$10 per week can grow:



Assumes contributions made at the beginning of the week, hypothetical 6%, 3% and 0% earnings on investments, daily compounding and reinvestment of earnings. The calculations do not take into account leap years. Final amounts are exclusive of any taxes or penalties that may be due upon distribution. This hypothetical chart is for illustrative purposes to demonstrate the effects of compounding. They do not reflect the actual performance of any specific investment. Individual experience will likely vary. Past performance does not guarantee future results.