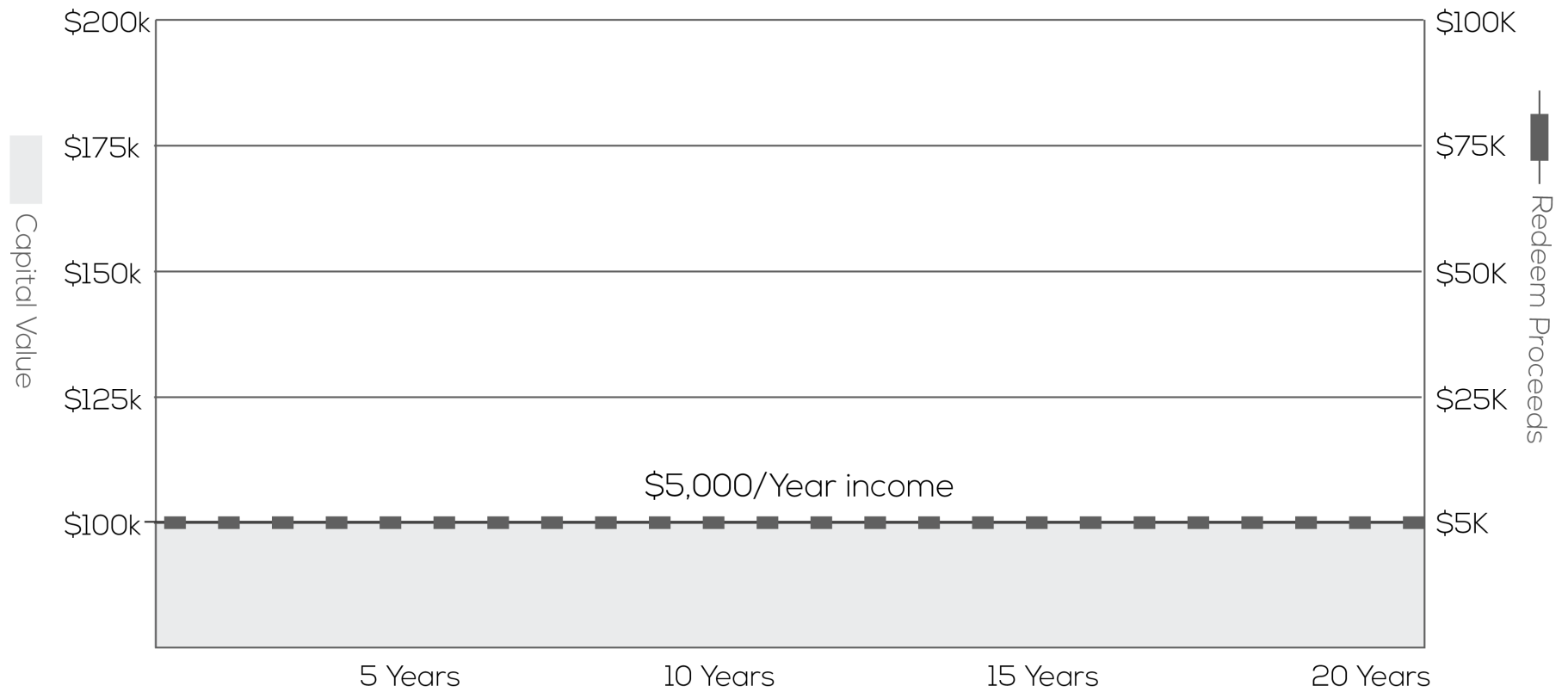


Two Investments Compared

Current:

Bond

Buy a 20-year bond paying 5% interest per year. Bond purchased at par and redeemed fully at par at maturity in 20 years.



Income paid and spent per year is \$5,000. Therefore, \$5,000 was paid each year until the bond matured.

Assumes an initial investment of \$100,000. This is a hypothetical illustration and is not intended to reflect the actual performance of any particular security. Future performance cannot be guaranteed and investment yields will fluctuate with market conditions.