

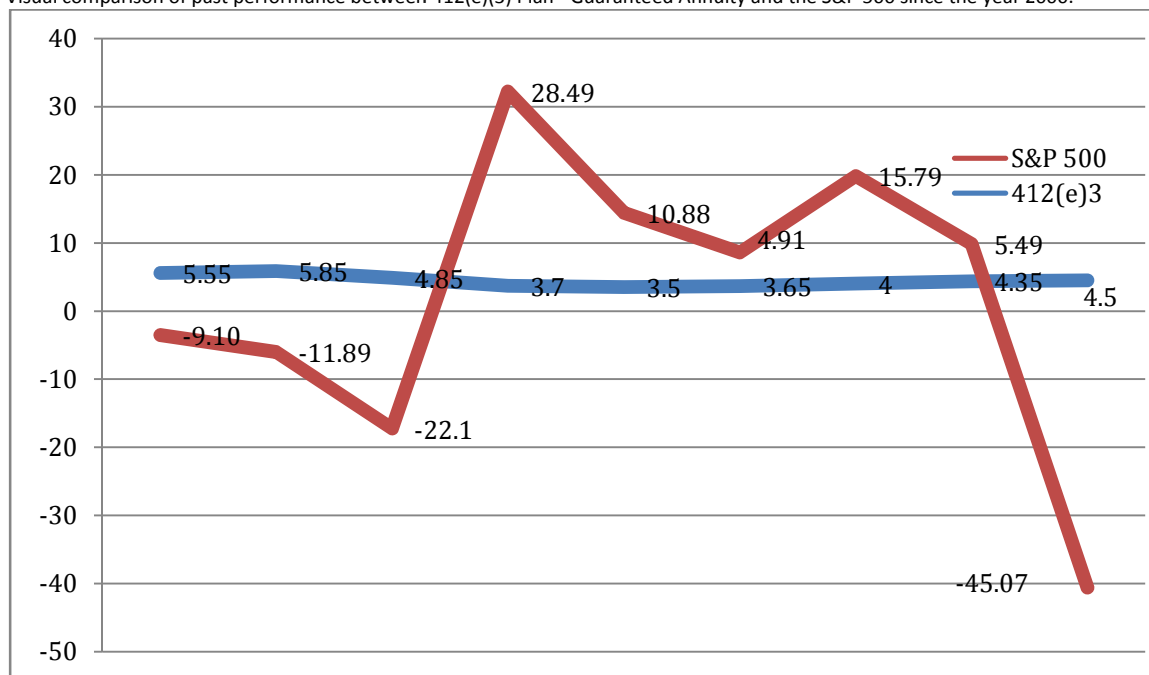
## 412(e)(3) Plan - Guaranteed Annuity vs. S&P 500

Securing a Stable Retirement in an Unstable Market

Comparison of 412(e)(3) Plan - Guaranteed Annuity and the S&P 500 since the year 2000

	Contribution	Running Total	Rate	Contribution	Running Total	Rate
2000	100,000	105,550	5.55	100,000	90,860	-9.10
2001	100,000	217,575	5.85	100,000	168,202	-11.89
2002	100,000	332,997	4.85	100,000	208,130	-22.10
2003	100,000	449,018	3.70	100,000	397,542	28.69
2004	100,000	568,233	3.50	100,000	551,710	10.88
2005	100,000	692,623	3.65	100,000	683,709	4.91
2006	100,000	824,372	4.00	100,000	907,456	15.79
2007	100,000	964,535	4.35	100,000	1,062,745	5.49
2008	100,000	1,112,439	4.50	100,000	638,707	-45.07

Visual comparison of past performance between 412(e)(3) Plan - Guaranteed Annuity and the S&P 500 since the year 2000.



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