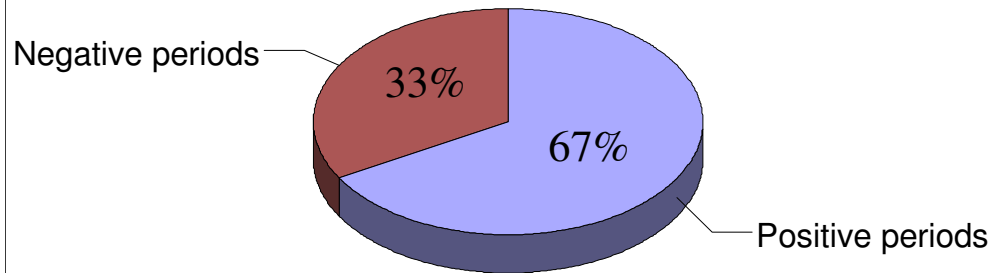
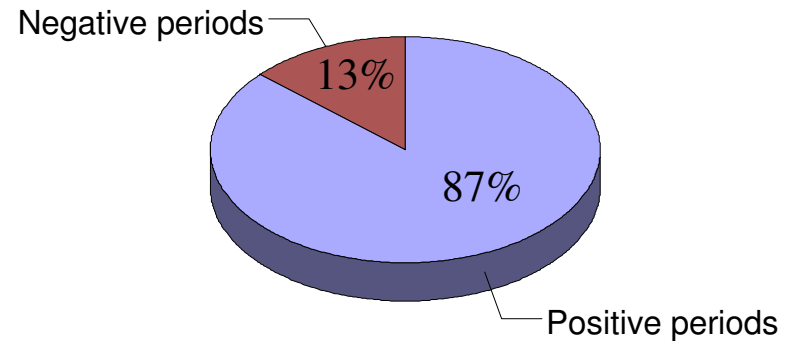


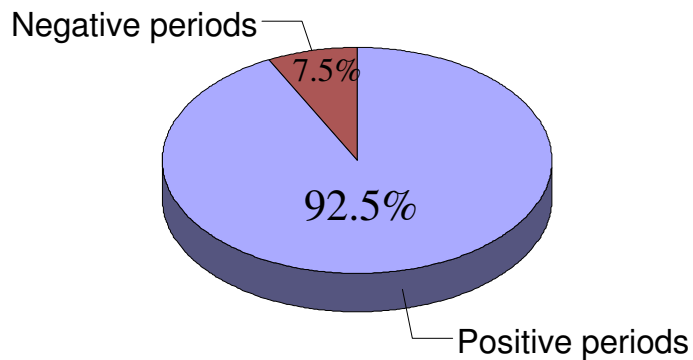
The Benefit of Time



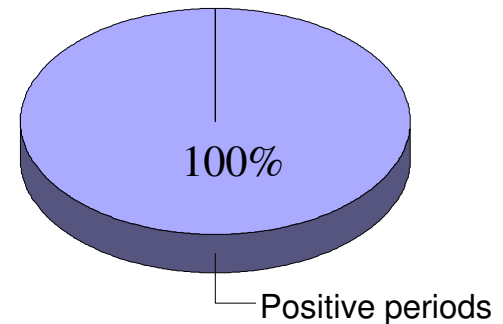
One Year Periods



Three Year Periods



Five Year Periods



Ten Year Periods