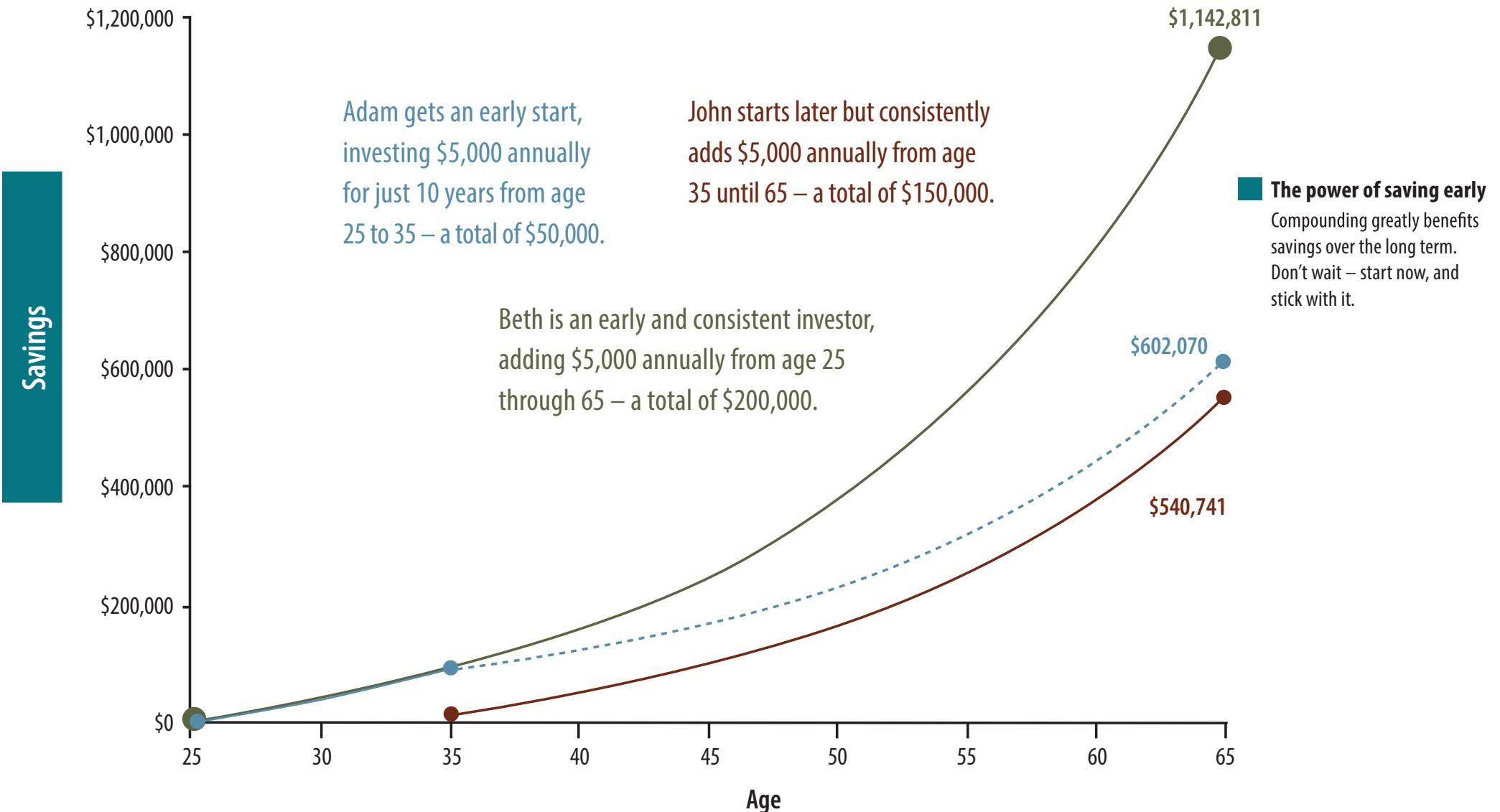


The Early Bird Gets to Retire Sooner

Account growth



This is a hypothetical example and for illustrative purposes only. The chart assumes an annual 7% rate of return on savings. The assumed rate of return in this chart is hypothetical and does not guarantee any future returns or represent the return of any investment option.