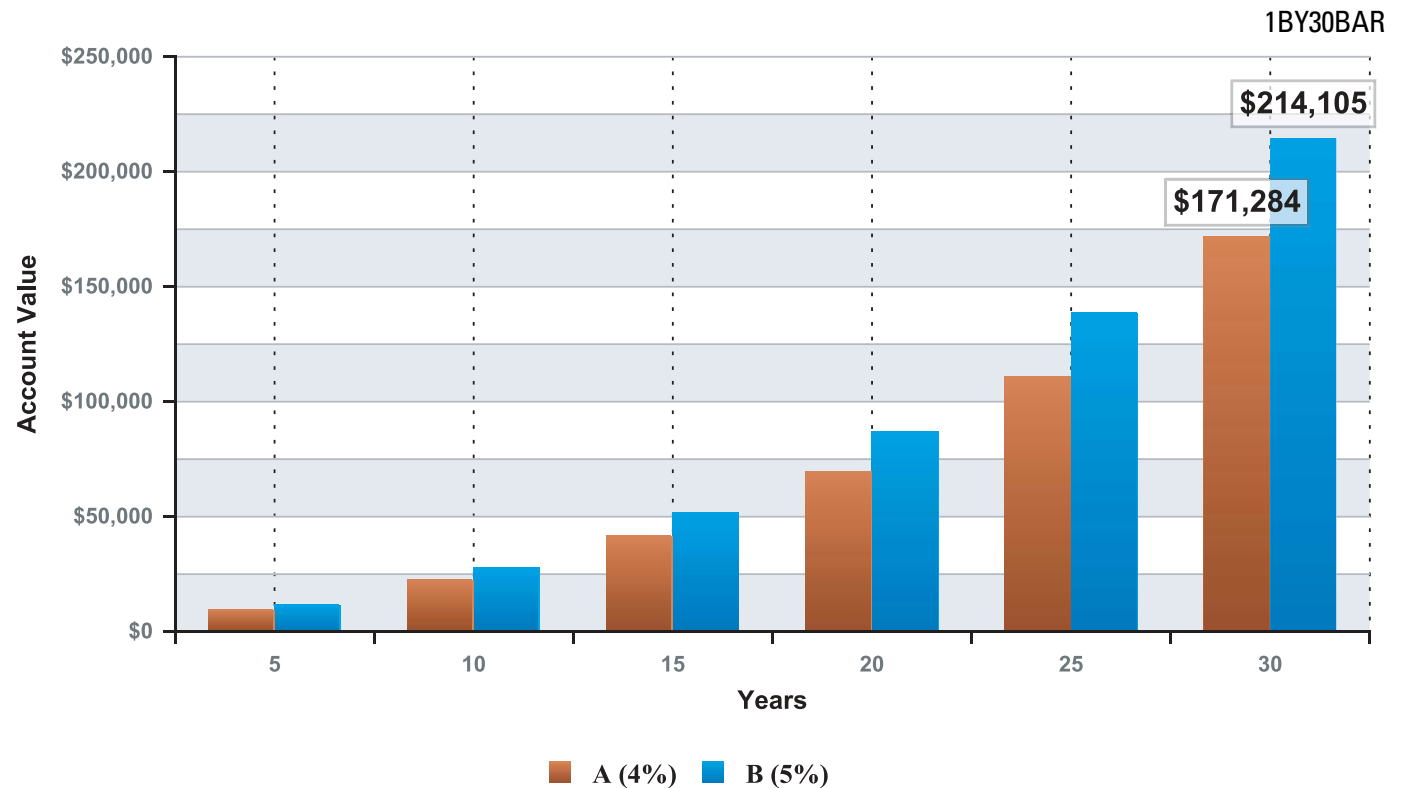


STANDARD & POOR'S

A 1% Difference in Contribution Rates Can Make a Big Difference

This chart shows how a 1% difference in the rate of contributions can affect savings results over time. In this case, investor B, who contributes 5% of a \$35,000 salary, will have \$42,821 more than investor A, who contributes 4% of the same salary, assuming both earn an 8% annual rate of return over 30 years. The \$42,821 difference is more than four times the \$10,500 additional dollars that investor B contributes over the 30-year period.



Source: ChartSource, Standard & Poor's Financial Communications. Past performance is no guarantee of future results.