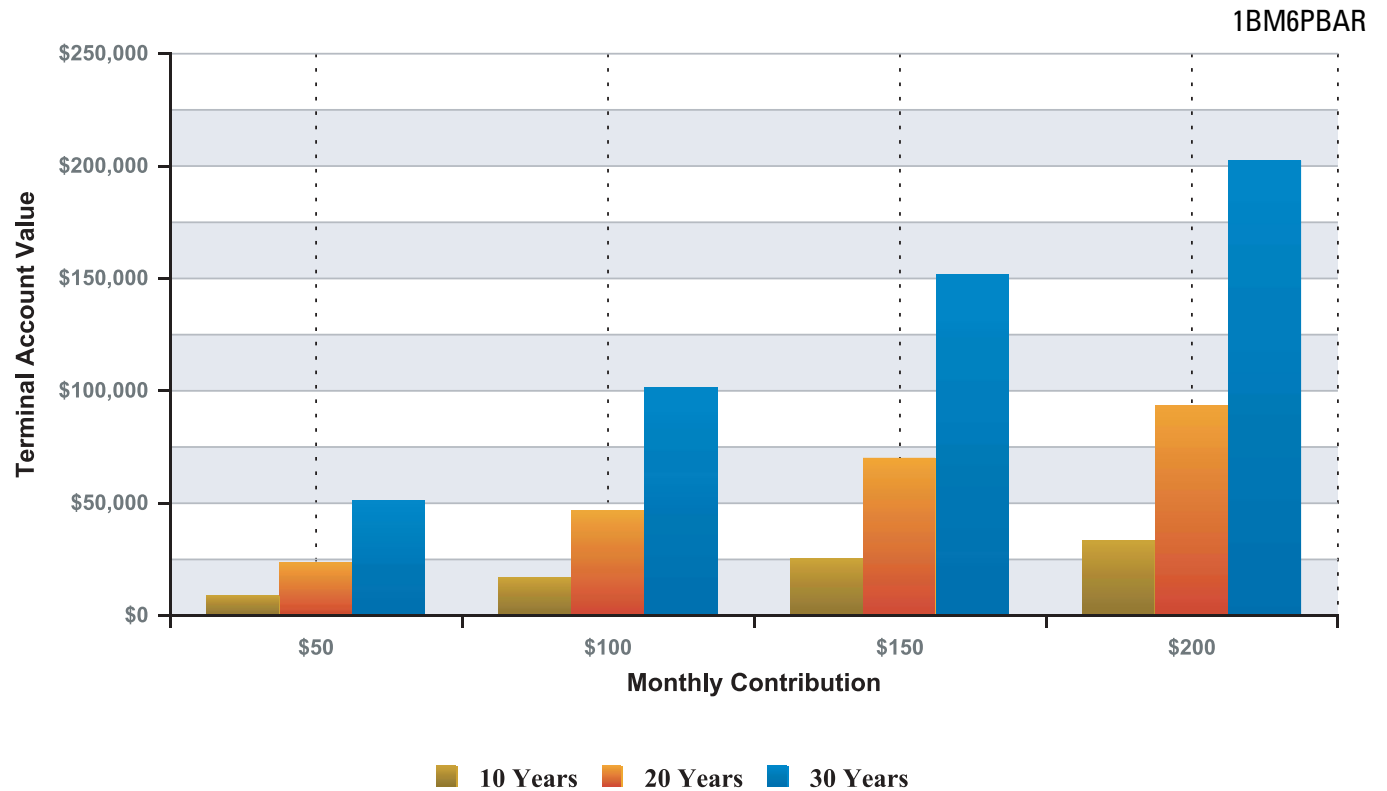


# Monthly Contributions Invested at a 6% Annual Rate Compounded Monthly

Systematic saving and investing pays off. This chart shows how monthly contributions of \$50, \$100, \$150, and \$200 would grow over 10-, 20-, and 30-year periods at a 6% annual rate. Assumes annual rates of return are compounded monthly and contributions are made at the beginning of each period. An account balance of zero exists at the beginning of the investment period. Figures do not account for the effects of taxes. This is a hypothetical illustration and does not represent the performance of any actual investment. Past performance is no guarantee of future results.



Source: ChartSource, Standard & Poor's Financial Communications.