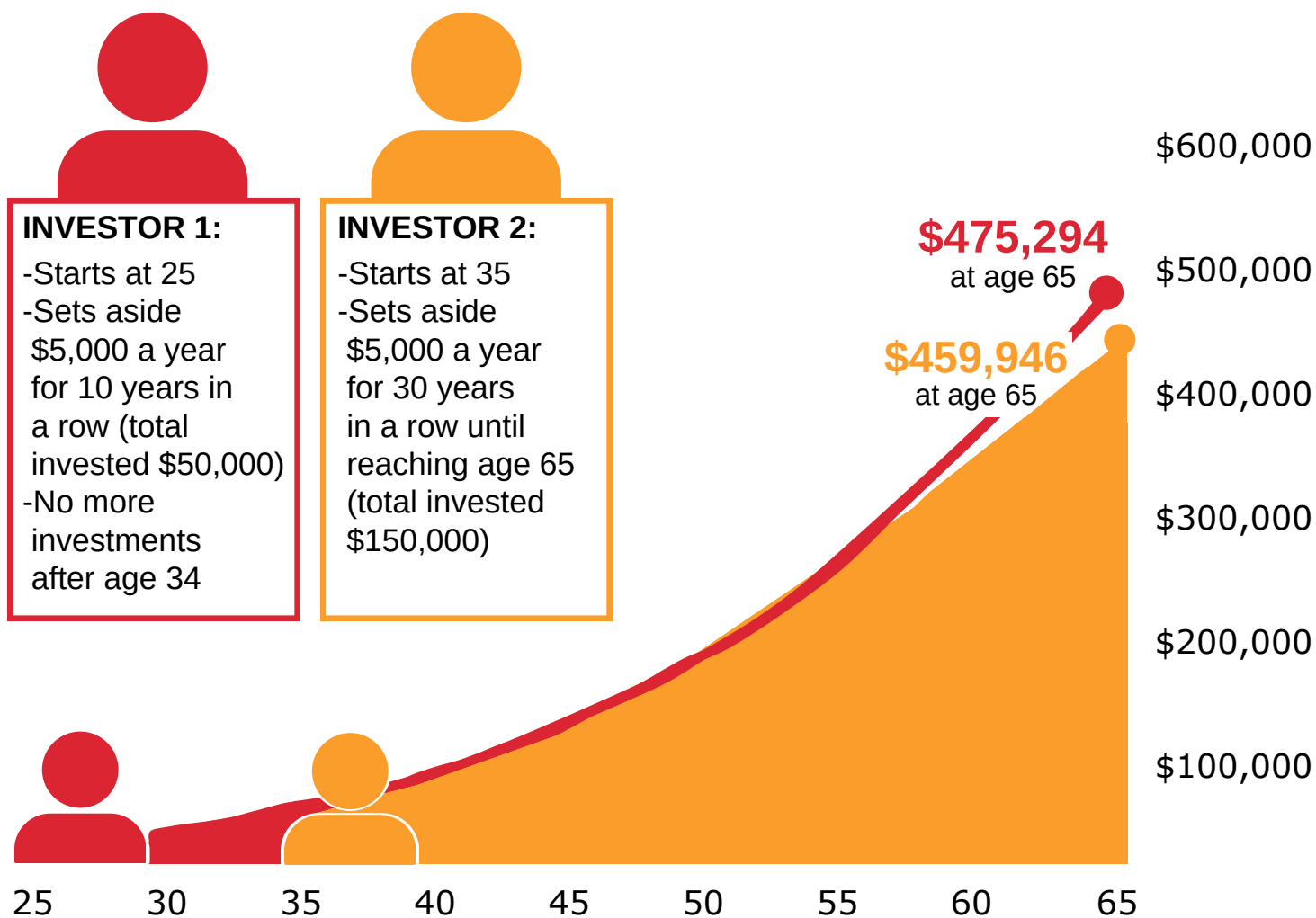


COMPOUND INTEREST: WHO WILL EARN MORE?

Compound interest is interest earned on both your initial investment and the interest you earn annually.

This example shows how the earlier a person takes advantage of compound interest, the more time that money has to grow.



NOTE: Assumes a 6.50% interest rate, compounded annually. Balances shown are approximate. Inflation not included.