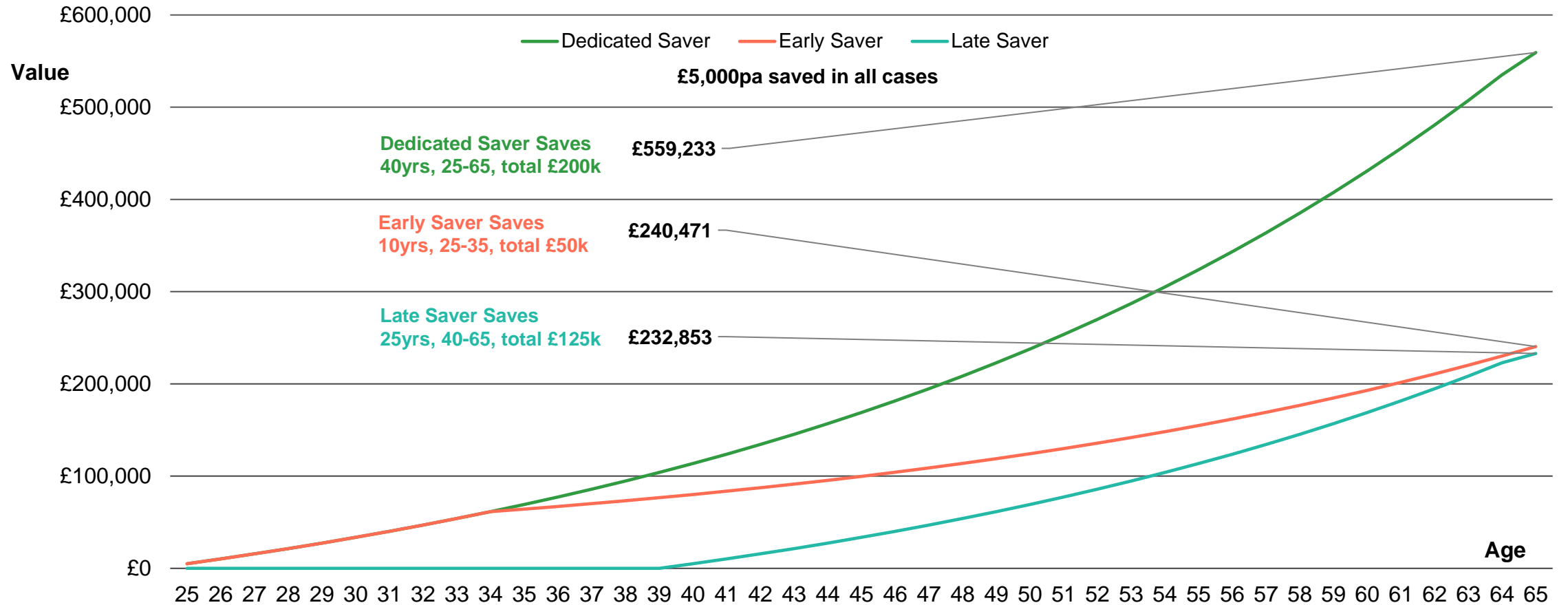


Time in the Market

Benefits of saving early, or for a sustained period of time



Assumes 4.5% annual return