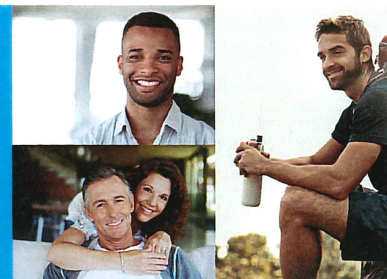


## How quickly could your contributions grow?



**Monthly pretax contributions of \$300 could potentially grow to more than \$75,000 over 15 years! But your out-of-pocket cost would be just \$225 each month!**

Monthly contribution	Reduce current tax withholding by	Your out-of-pocket cost	Estimated Account Value		
			5 Years	15 Years	25 Years
\$ 100.00	\$ 25.00	\$ 75.00	\$ 6,809.00	\$ 26,590.00	\$ 58,812.00
\$ 150.00	\$ 37.50	\$112.50	\$ 10,214.00	\$ 39,886.00	\$ 88,218.00
\$ 200.00	\$ 50.00	\$150.00	\$ 13,618.00	\$ 53,181.00	\$ 117,624.00
\$ 300.00	\$ 75.00	\$225.00	\$ 20,427.00	\$ 79,771.00	\$ 176,436.00
\$ 400.00	\$ 100.00	\$300.00	\$ 27,236.00	\$ 106,361.00	\$ 235,248.00
\$ 500.00	\$ 125.00	\$375.00	\$ 34,045.00	\$ 132,952.00	\$ 294,060.00
\$1,000.00	\$ 250.00	\$750.00	\$ 68,090.00	\$ 265,904.00	\$ 588,121.00
\$1,500.00	\$ 375.00	\$1,125.00	\$ 102,135.00	\$ 398,855.00	\$ 882,181.00

This example is hypothetical, does not reflect the return of any specific investment and is not a guarantee of a specific rate of return. Figures are based on an annual 5% rate of return and a 25% federal marginal income tax bracket. Income taxes are payable upon withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to early withdrawals prior to age 59½. Investment return and principal value will fluctuate so that the investor's units, when redeemed, may be worth more or less than their original cost. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown. Bear in mind investment involves risk, including possible loss of principal.

## How quickly could your contributions grow?

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