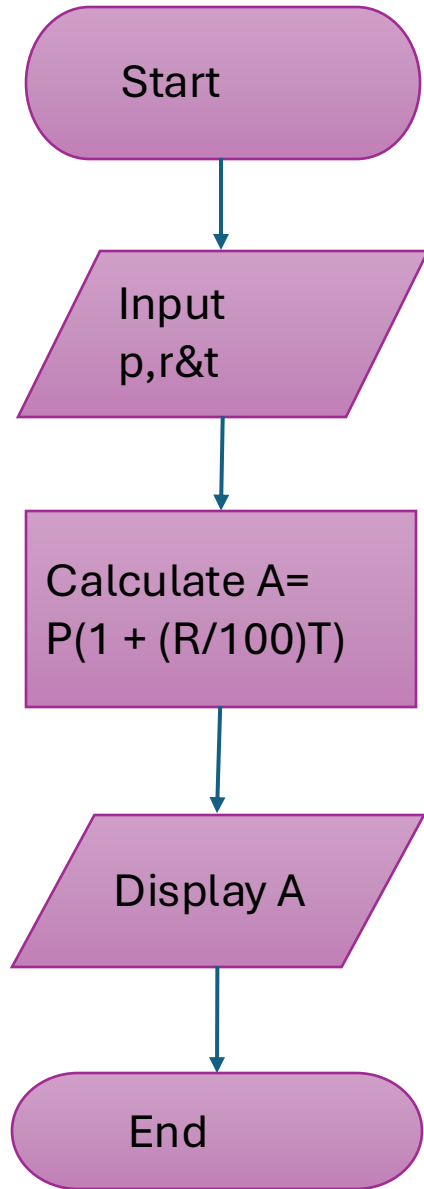
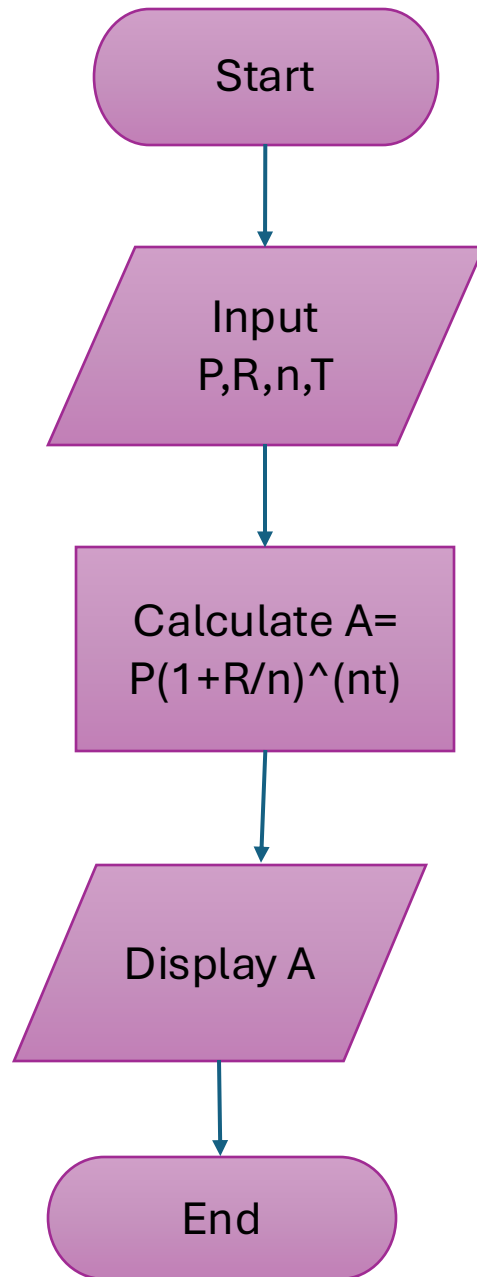


FLOWCHART FOR SIMPLE INTREST



FLOWCHART FOR COMPOUND INTREST



FLOWCHART FOR ANNUITY PLAN

