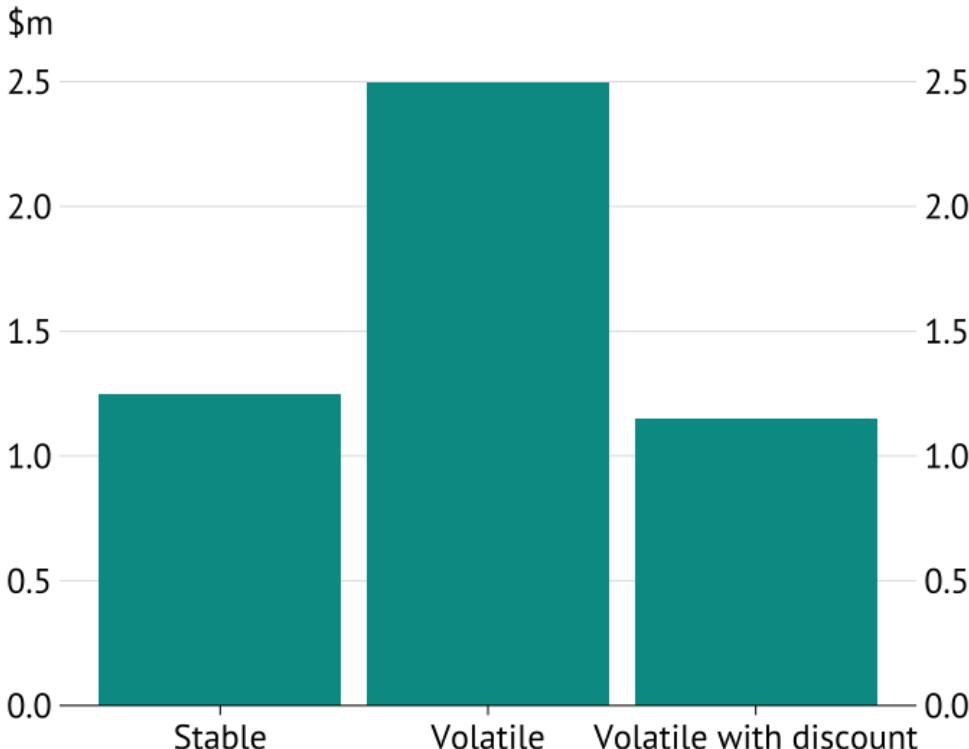


Hypothetical Tax Paid (\$100k earner)



* These are actual tax paid sums, not PV values. The earnings occur over 60 years, with the stable earner receiving this amount each year. The volatile earner receives 10 times the annual amount every 10 years, and nothing in other years.
Source: e61