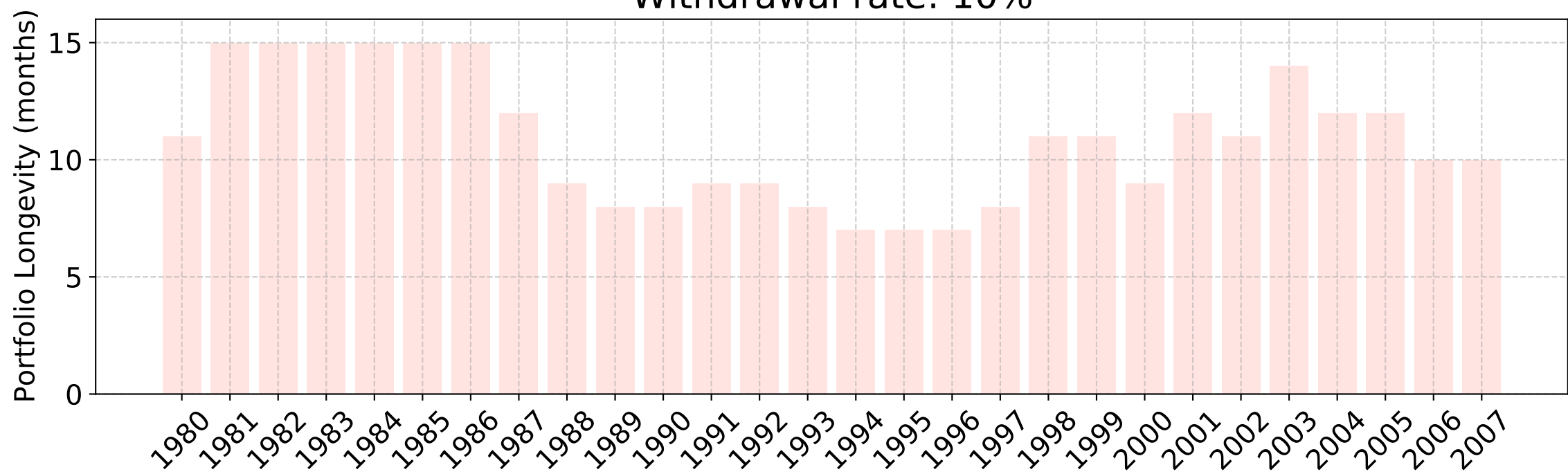
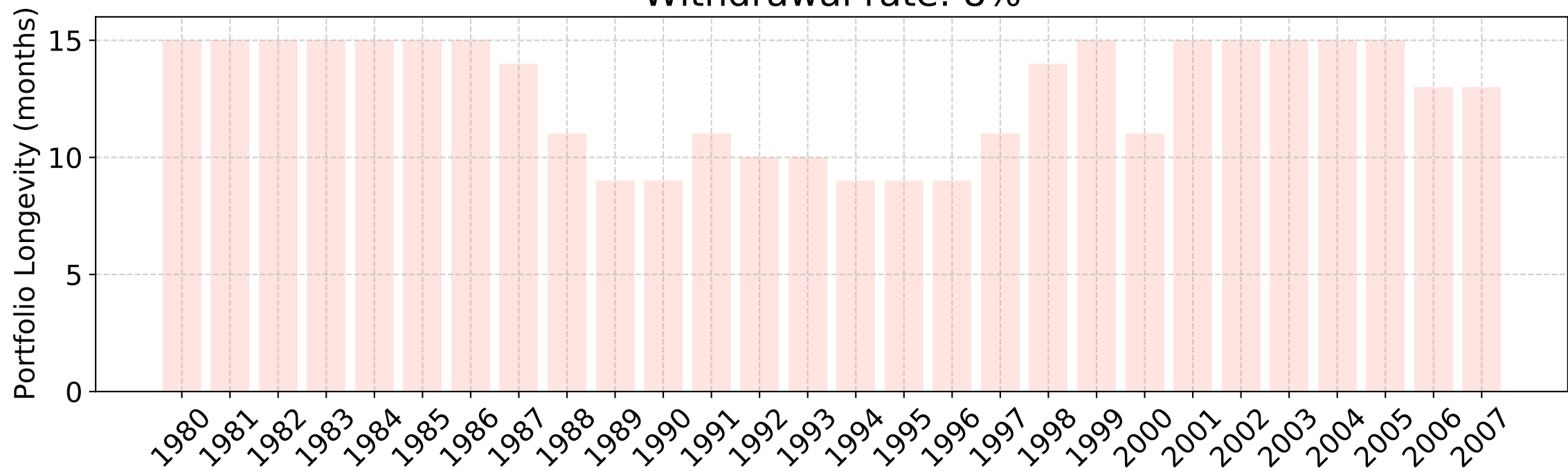


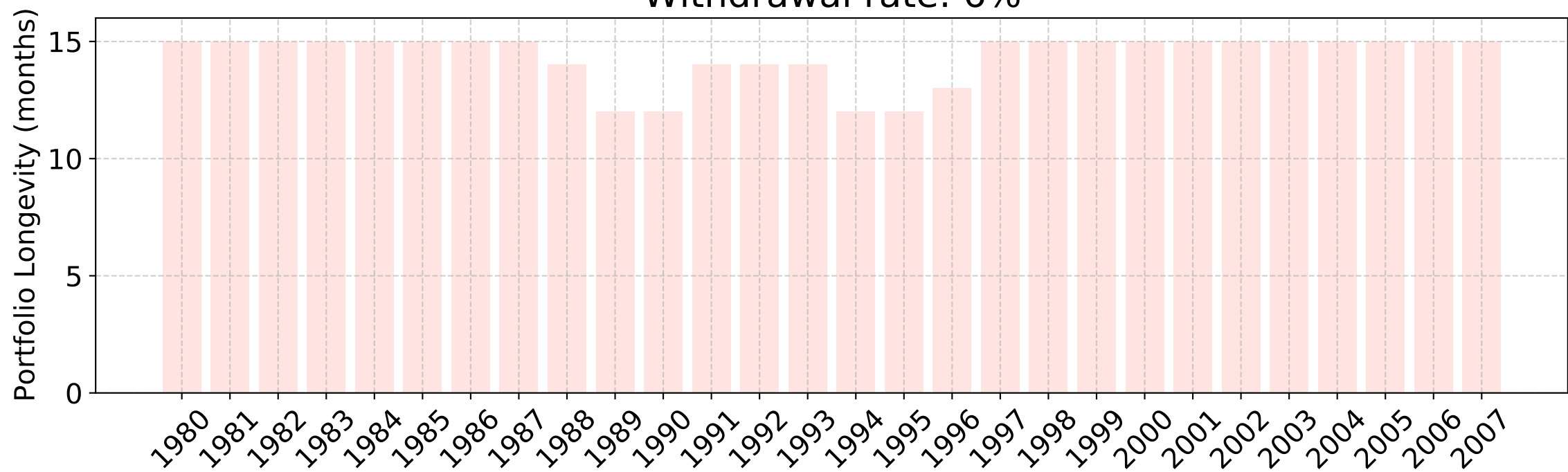
Withdrawal rate: 10%



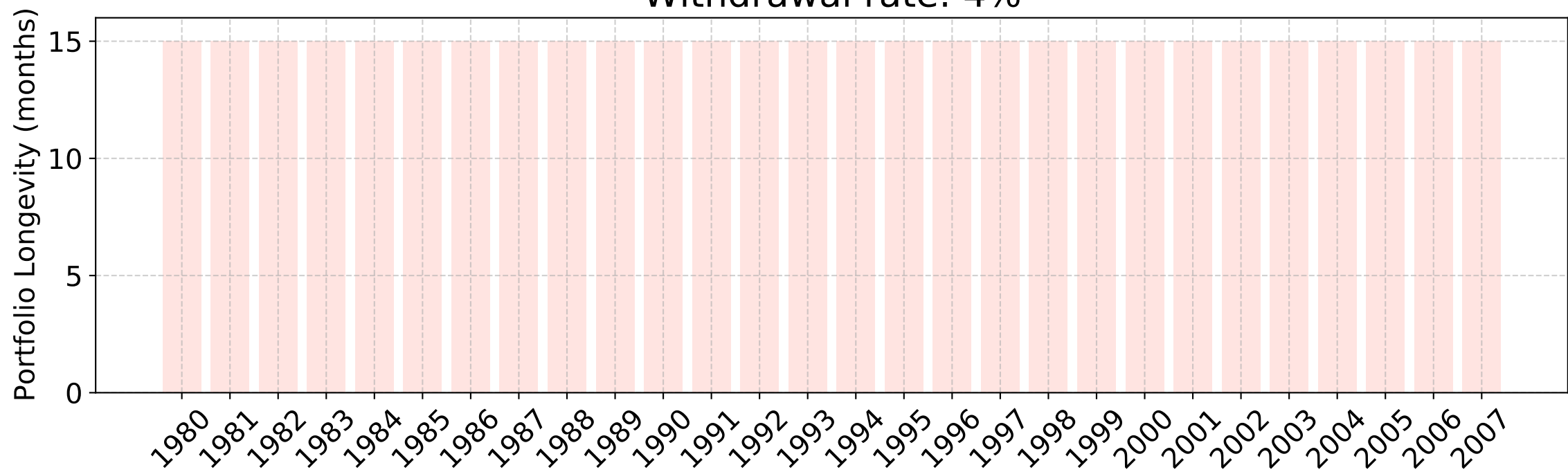
Withdrawal rate: 8%



Withdrawal rate: 6%



Withdrawal rate: 4%



Retirement Years