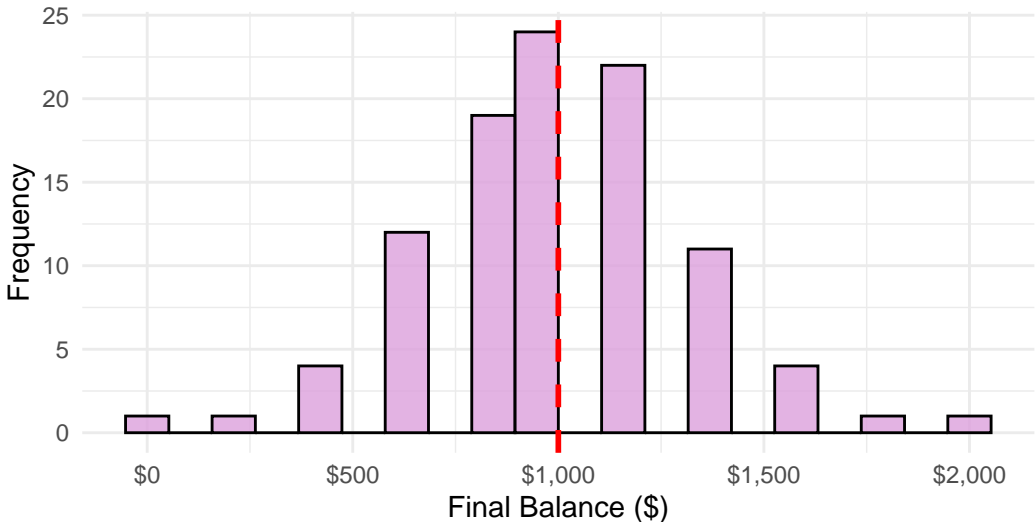


Distribution of Final Account Balances

100 Simulations, 10 Periods Each



Red line shows initial balance (\$1,000)