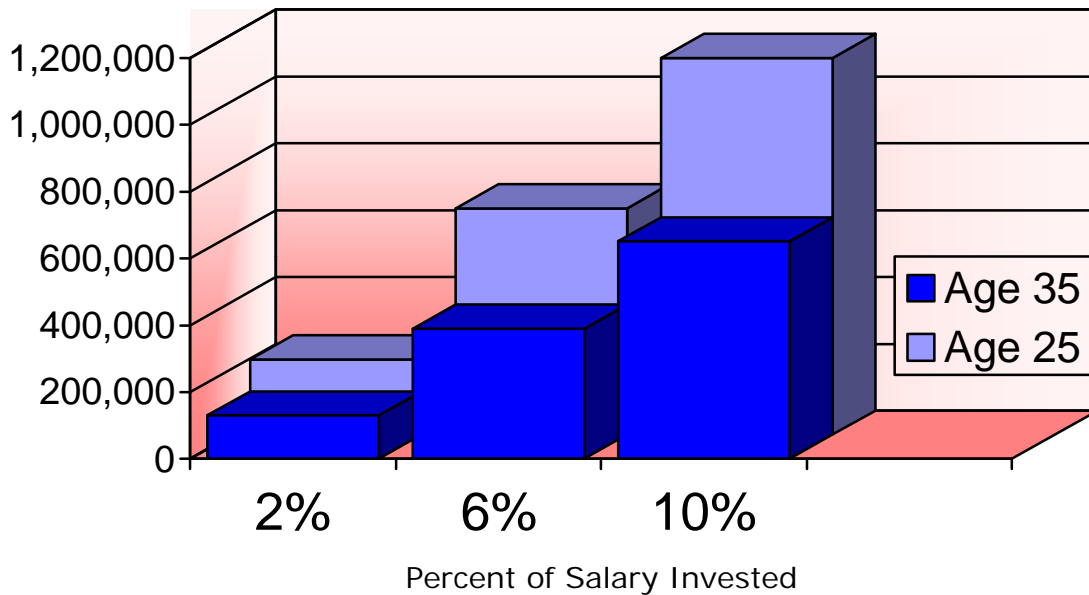


RETIREMENT NEST EGGS ASSUMING DIFFERENT CONTRIBUTION LEVELS
(Pretax \$ except as Otherwise Indicated)

Age	Plan year	Percentage of salary contributed		
		2%	6%	10%
25	1	562	1,685	2,808
30	5	4,412	13,236	22,061
35	10	10,641	31,924	53,206
40	15	20,456	61,368	102,281
45	20	35,645	106,936	178,226
50	25	58,853	176,559	294,265
55	30	93,985	281,954	469,924
60	35	146,801	440,403	734,005
65	40	225,792	677,377	1,128,961

For the sake of this chart we have assumed a starting salary of \$26,000 with an annual cost of living increase of 3%. The annually compounding investment rate used is 8%.

Total Fund Value at Age 65



This graph assumes a 3% annual cost of living increase in salary. At age 25 a starting salary of \$26,000 was used, and at age 35 a salary of \$36,000 was used. All investments were assumed to compound annually at 8%.