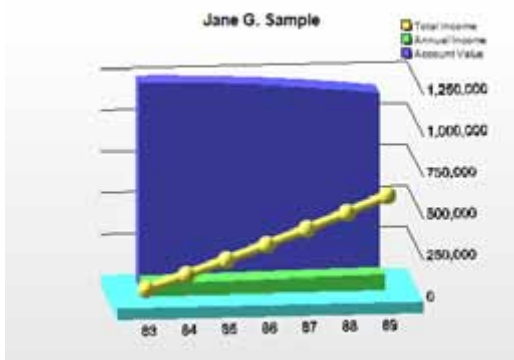
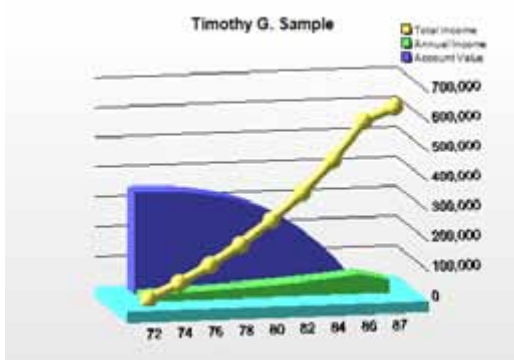


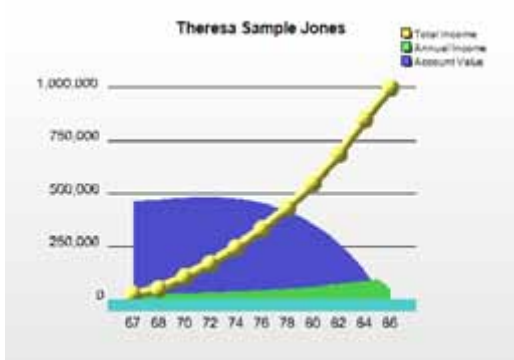
Values reflect a hypothetical annual rate of return of 6.00%. Total distributions during John's lifetime are \$1,074,860. At John's death, Jane completes an IRA rollover.



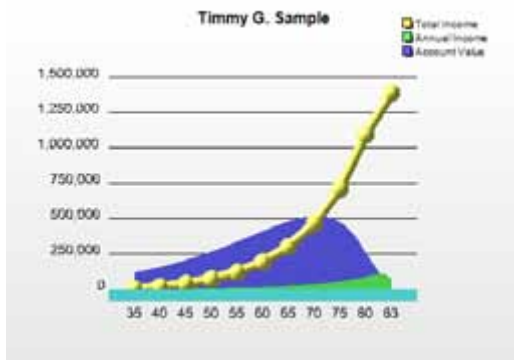
Values reflect a hypothetical annual rate of return of 6.00%. Total distributions during Jane's lifetime are \$1,074,860. At Jane's death, the IRA is distributed to the named beneficiaries.



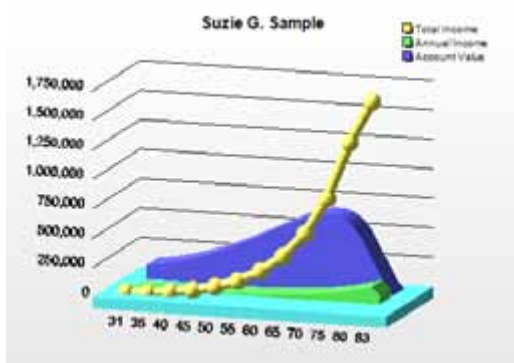
Timothy inherits an account balance of \$341,102. Values reflect a hypothetical annual rate of return of 7.00%. Total distributions during Timothy's lifetime are \$636,752.



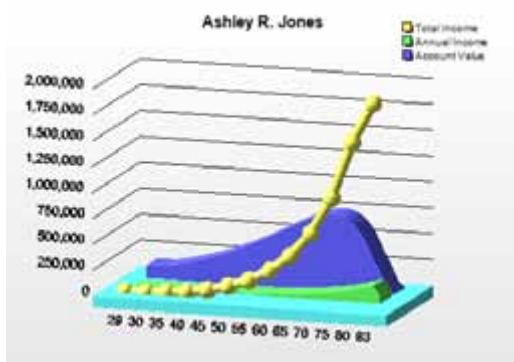
Theresa inherits an account balance of \$454,803. Values reflect a hypothetical annual rate of return of 7.00%. Total distributions during Theresa's lifetime are \$998,298.



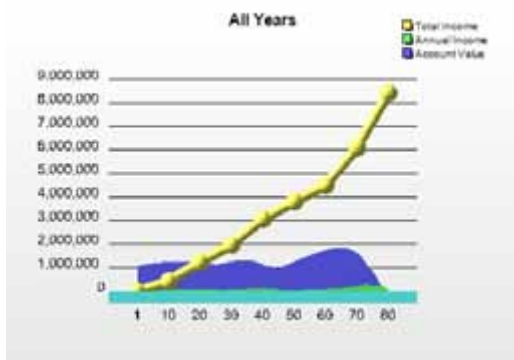
Timmy inherits an account balance of \$113,701. Values reflect a hypothetical annual rate of return of 8.00%. Total distributions during Timmy's lifetime are \$1,391,223.



Suzie inherits an account balance of \$113,701. Values reflect a hypothetical annual rate of return of 8.00%. Total distributions during Suzie's lifetime are \$1,758,091.



Ashley inherits an account balance of \$113,701. Values reflect a hypothetical annual rate of return of 8.00%. Total distributions during Ashley's lifetime are \$1,972,976.



The account spans a total of 80 years and provides a total income of \$8,436,886.