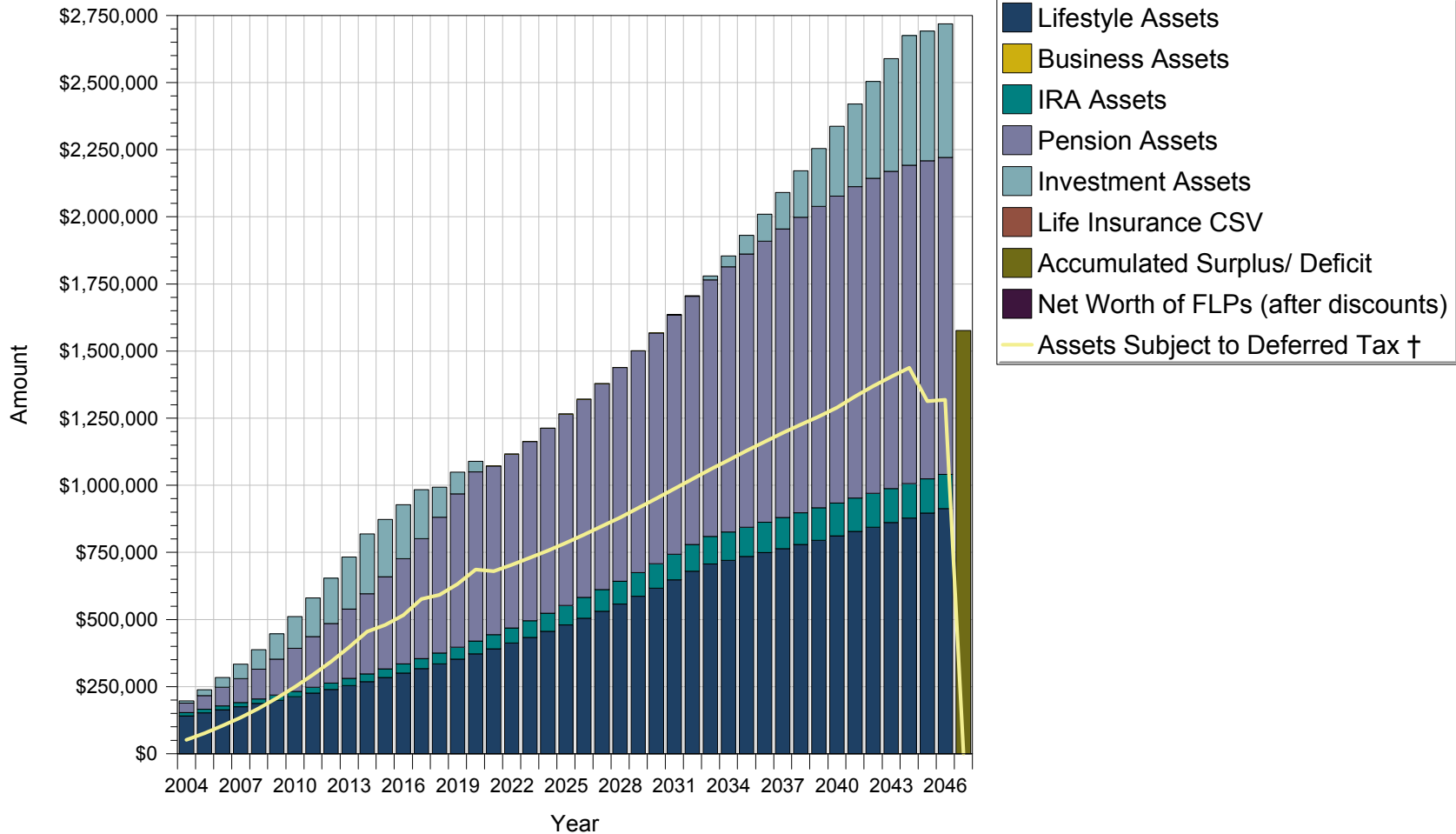


Net Wealth Accumulation

Client

Base Plan (2004)

(John & Jane)



† Taxes due upon sale or redemption