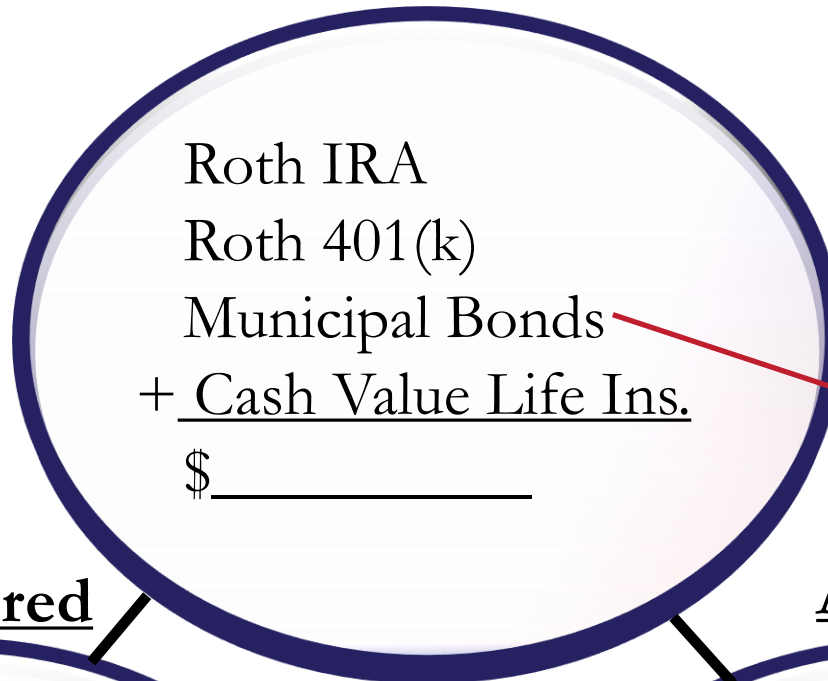


After Tax/Tax-Deferred



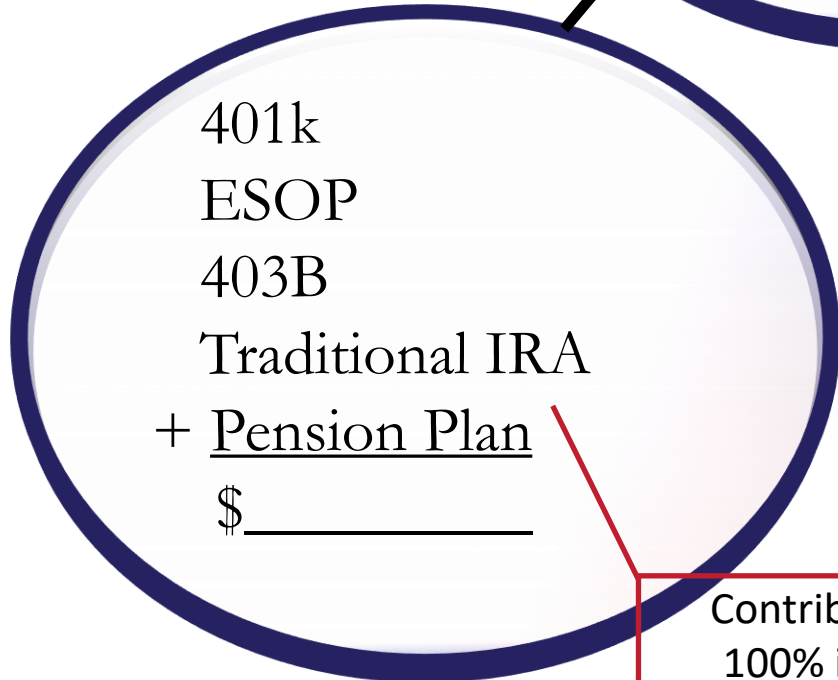
Combined Tax Treatment Accounts:

- Executive Deferred Compensation
- Non-Qualified Annuity
- Health Savings Account



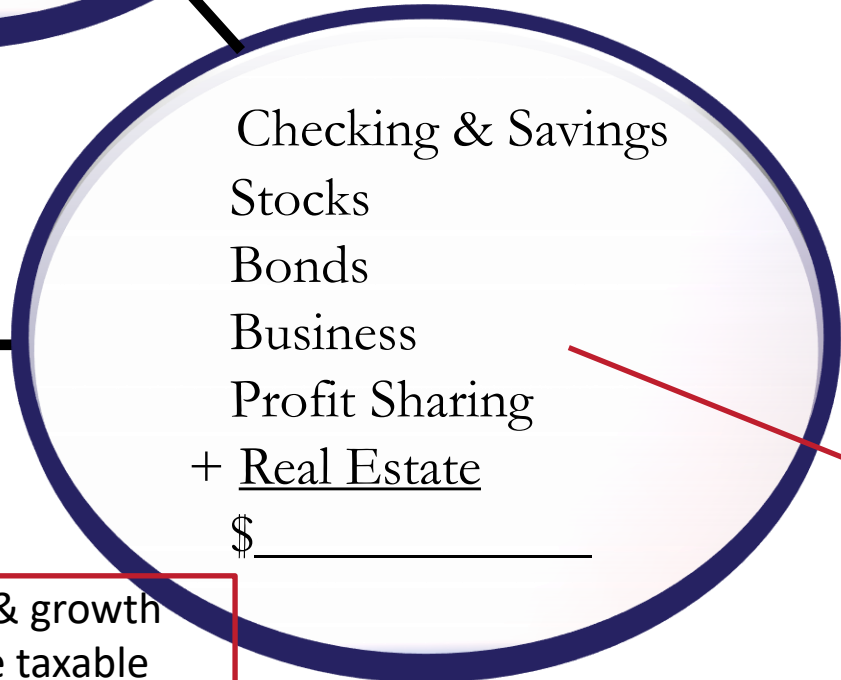
100% Tax
Free Growth

Pre-Tax/Tax-Deferred



Contribution & growth
100% income taxable

After Tax/Taxable



Growth 100%
Taxable