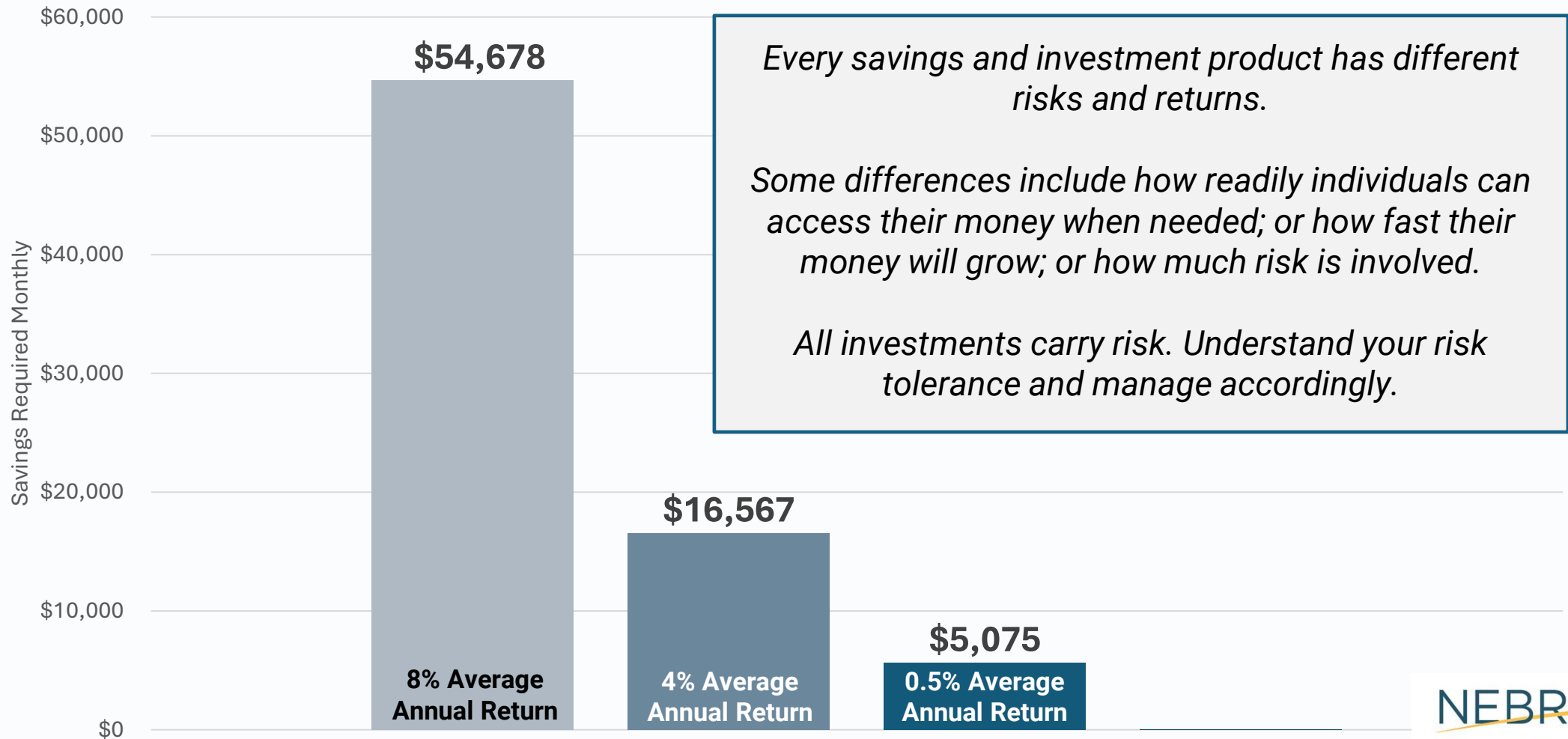


Saving Vs. Investing

Growth of \$5,000 Over 30 Years



Assumes 30 years of compound growth of \$5,000 at average annual rates of 8%, 4%, and 0.5%. Savings and investment needs vary for everybody. Use a retirement calculator to tailor a savings or investment goal.

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