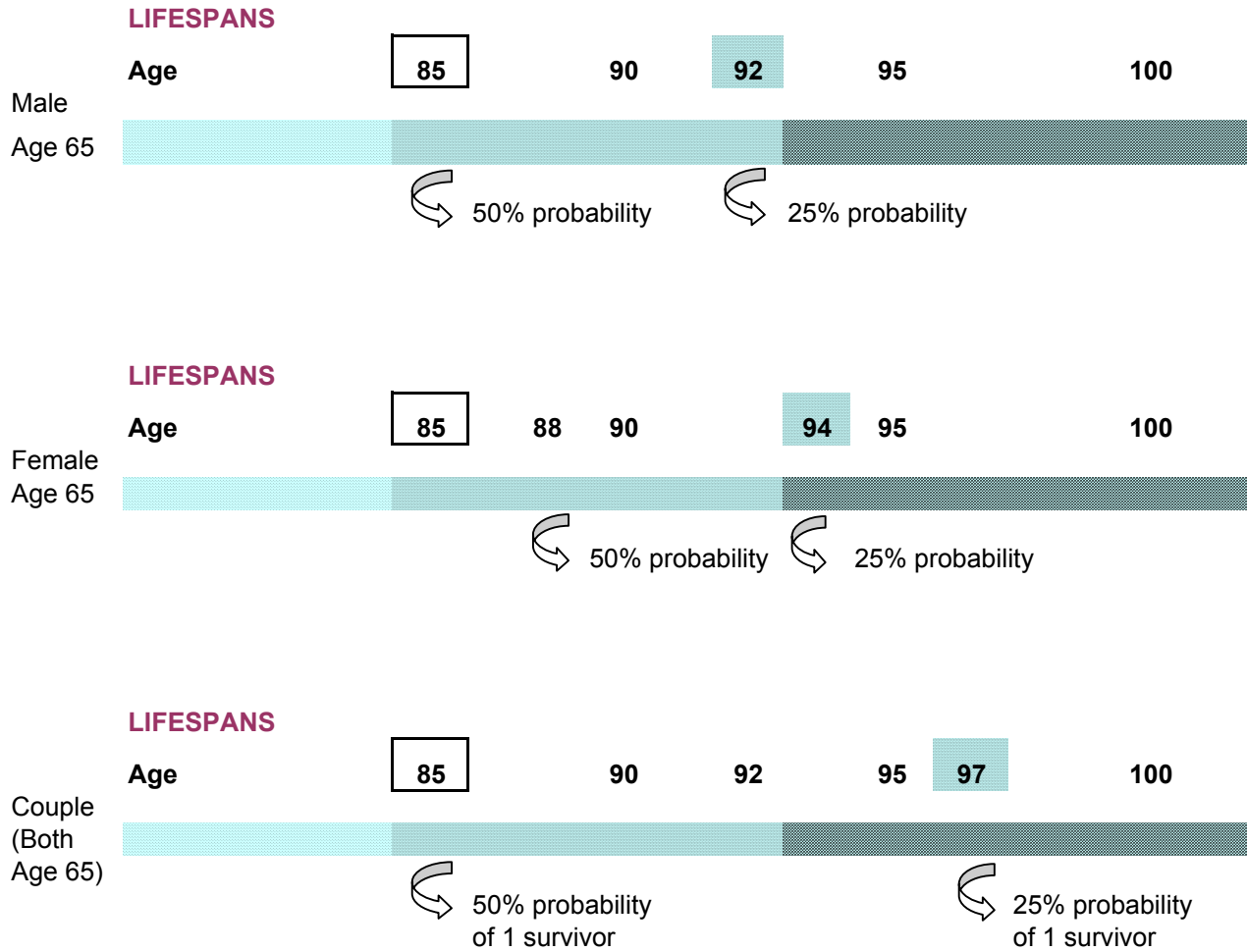


RETIREES NEED TO PLAN FOR POSSIBLE LONGER LIFE EXPECTANCIES



Source: Annuity 2000 Mortality Table, Society of Actuaries

Note: Figures assume a person is in good health.