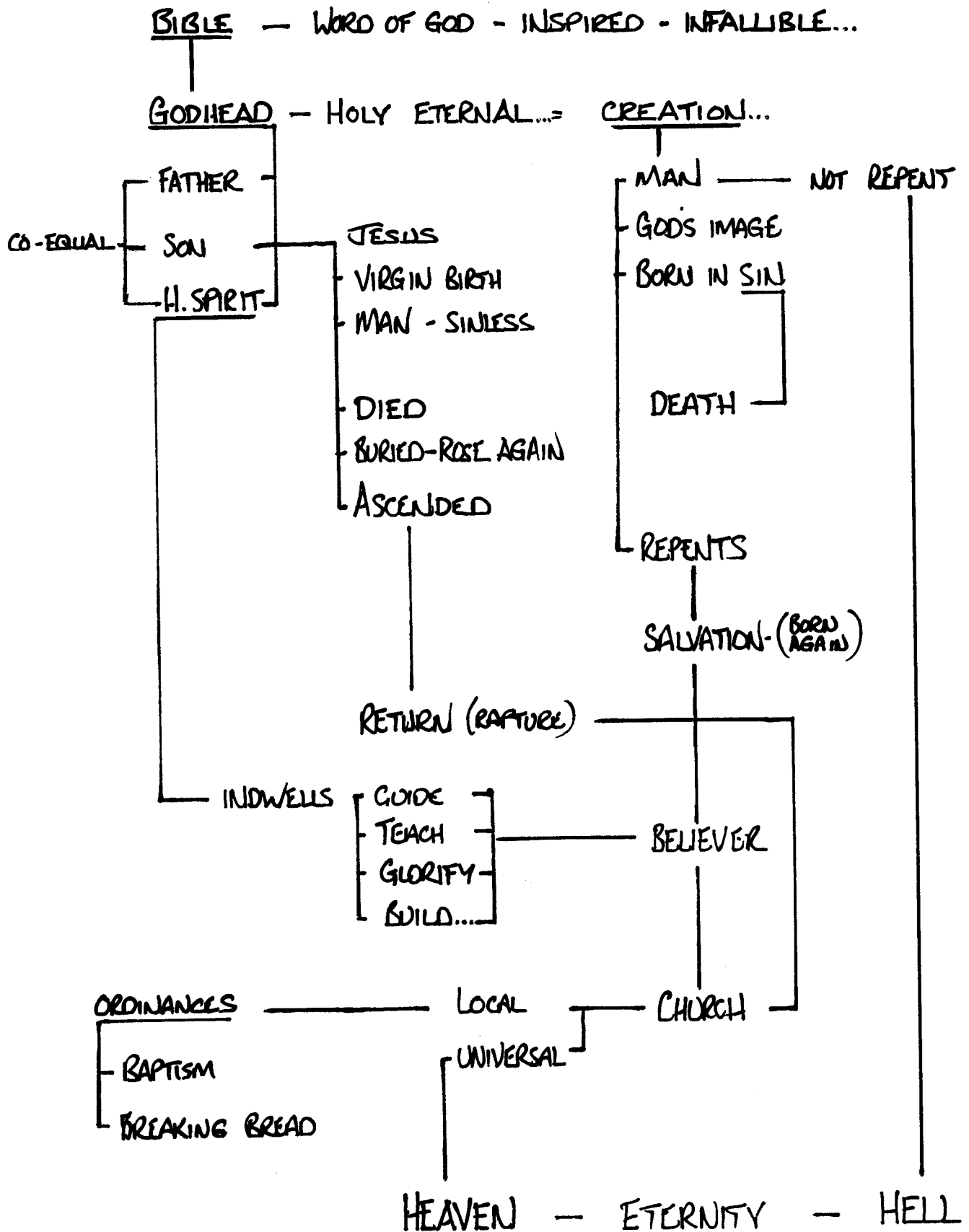


— WHAT WE BELIEVE —



THIS CHART IS BY NO MEAN CONCLUSIVE AND IS INTENDED ONLY AS A GUIDE.