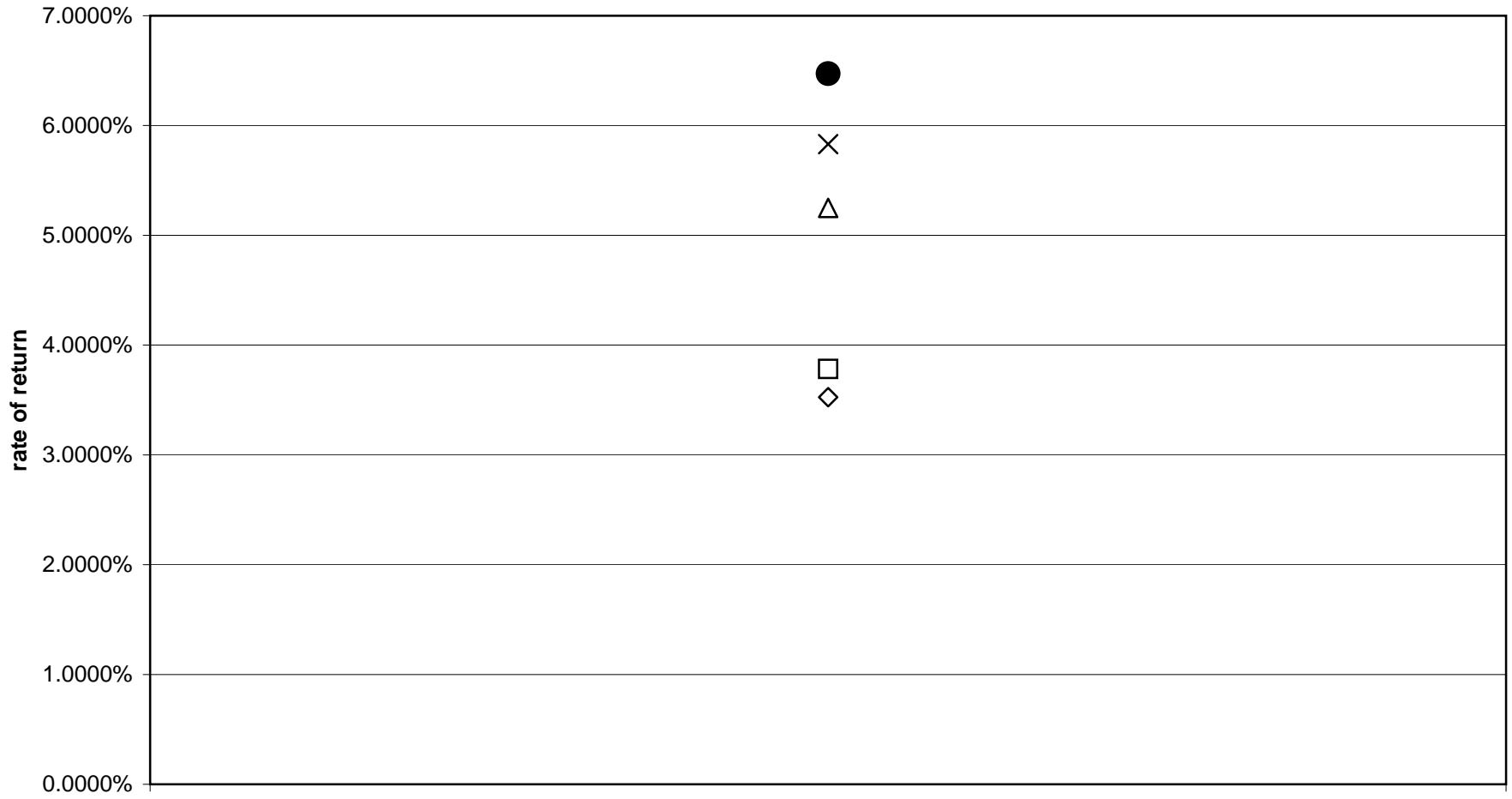


average return over five years



low bank rate - straight interest low bank rate - compounded high bank rate - straight interest
high bank rate - compounded 123 Elm Street