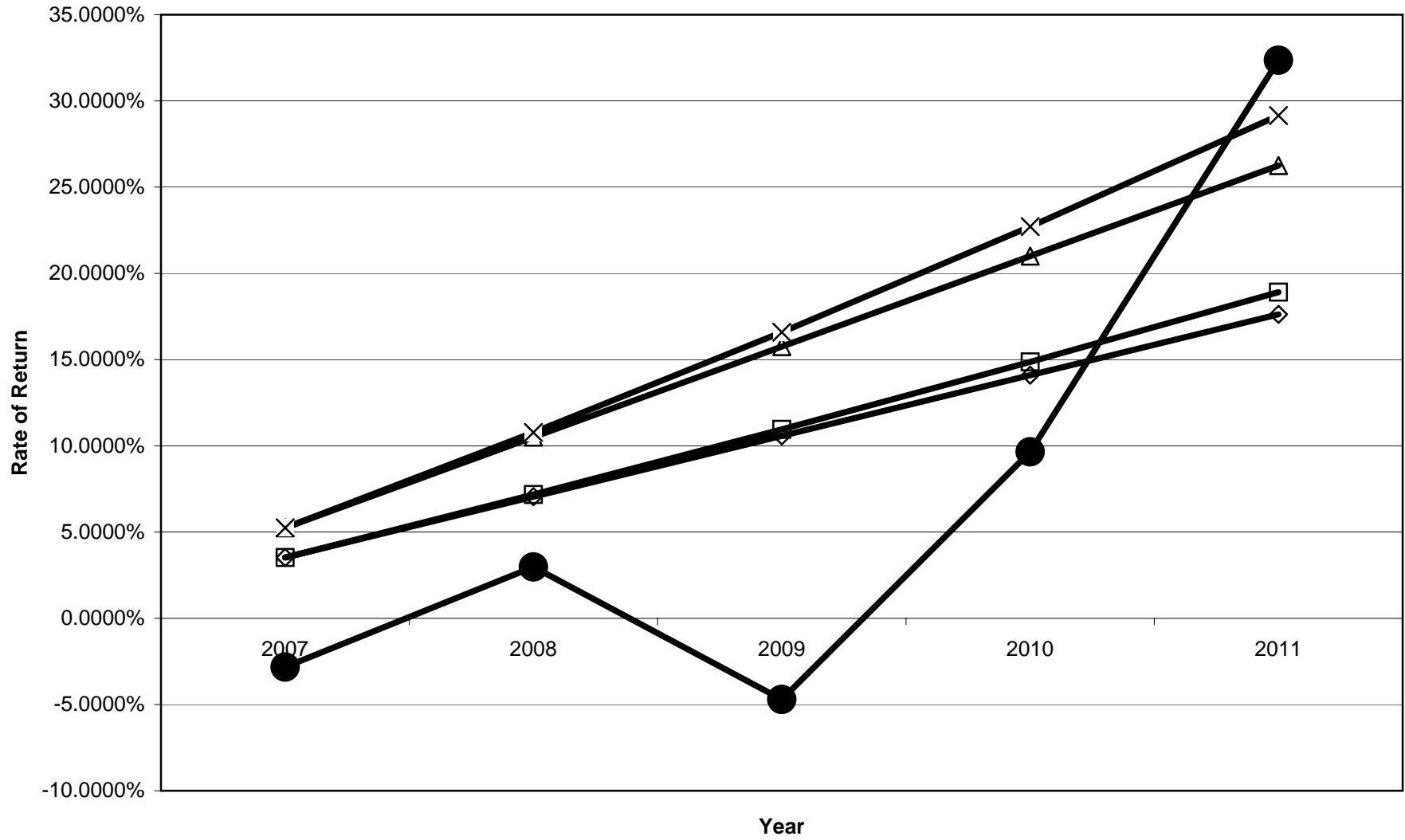


Cumulative Return over Time



◆ low bank rate - straight interest □ low bank rate - compounded ▲ high bank rate - straight interest
✕ high bank rate - compounded ● 123 Elm Street