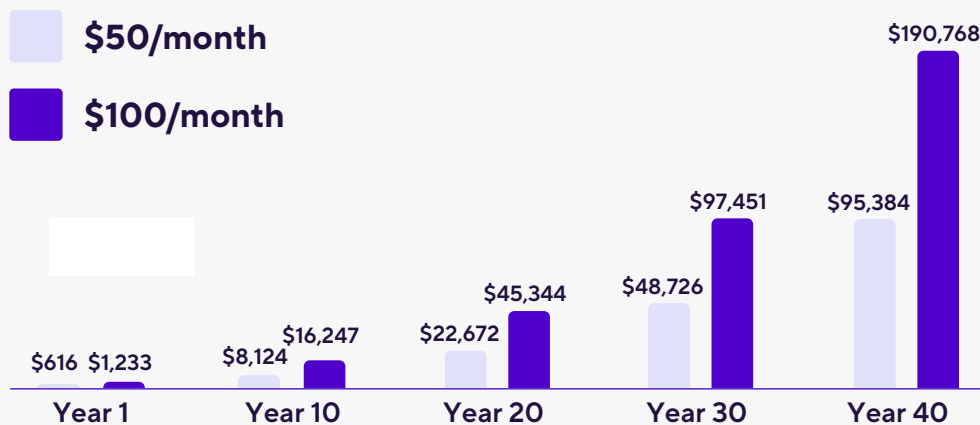


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This example is hypothetical, does not reflect the return of any specific investment, and is not a guarantee of a specific rate of return. Figures are based on monthly pretax contributions of \$50 and \$100 and an annual 6% rate of return compounded monthly. Income taxes must be paid at withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½. Investment return and principal value will fluctuate so that the investor's units, when redeemed, may be worth more or less than their original cost. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown. Keep in mind that investing involves risk, including possible loss of principal.



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