

CHART 3
EXAMPLE #3 (INCREASE PREMIUMS)

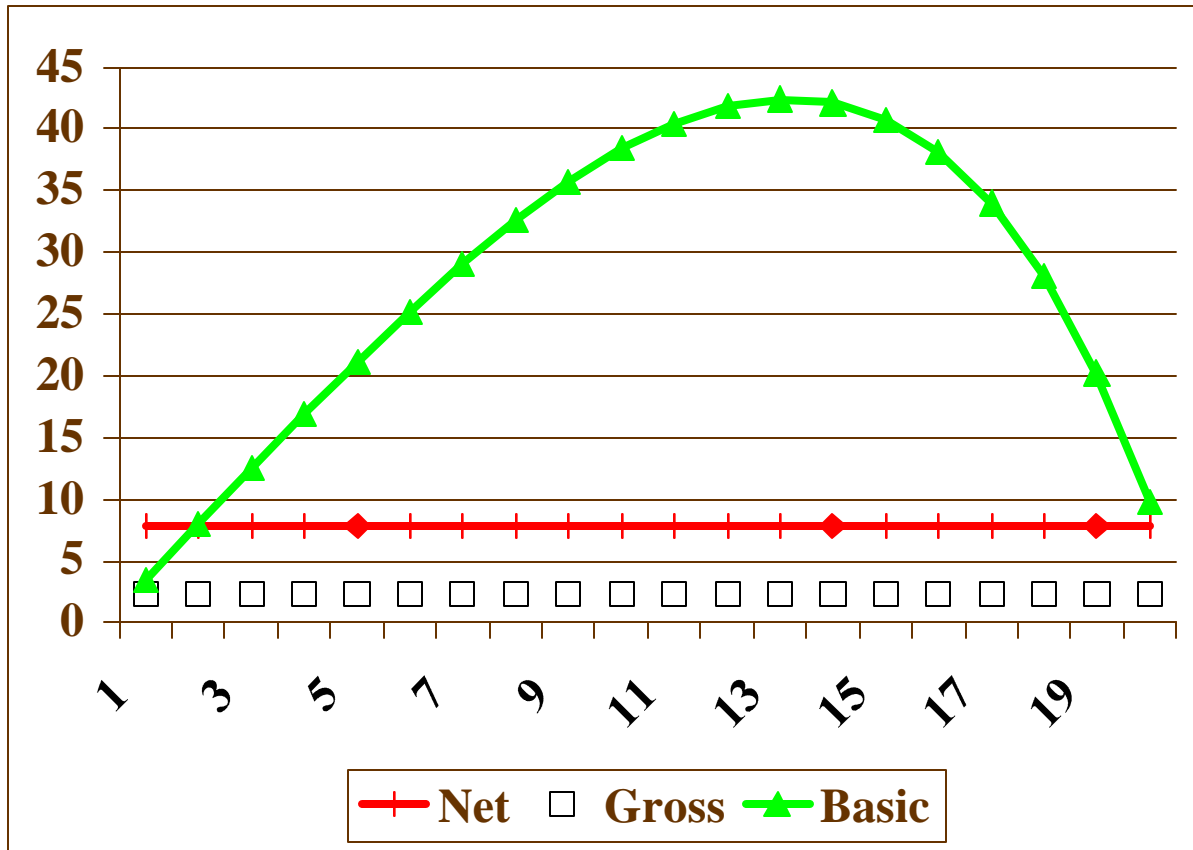


CHART 4
EXAMPLE #4 (DECREASING TERM)

