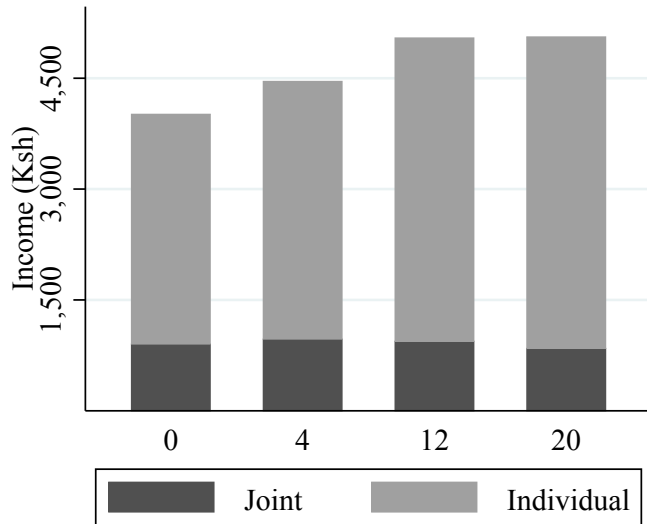
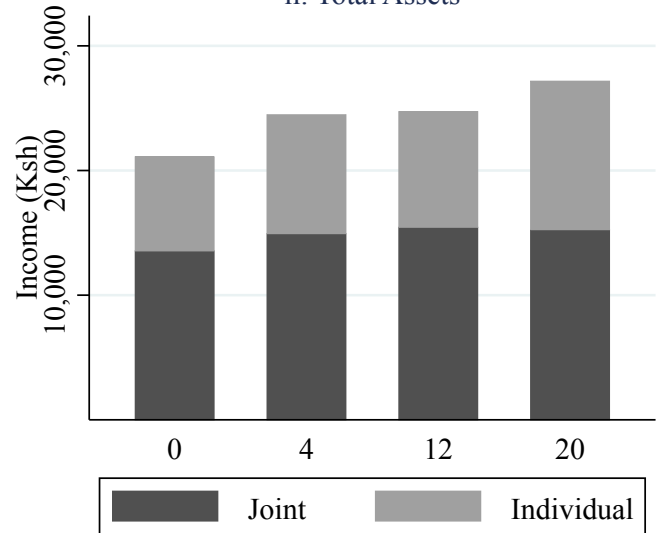


A. Effect of the Individual Interest Rate

i. Income Last Month

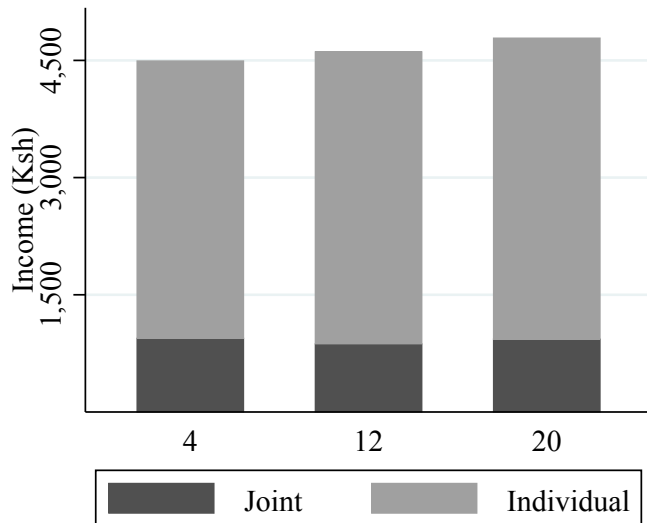


ii. Total Assets



B. Effect of the Joint Interest Rate

iii. Income Last Month



iv. Total Assets

