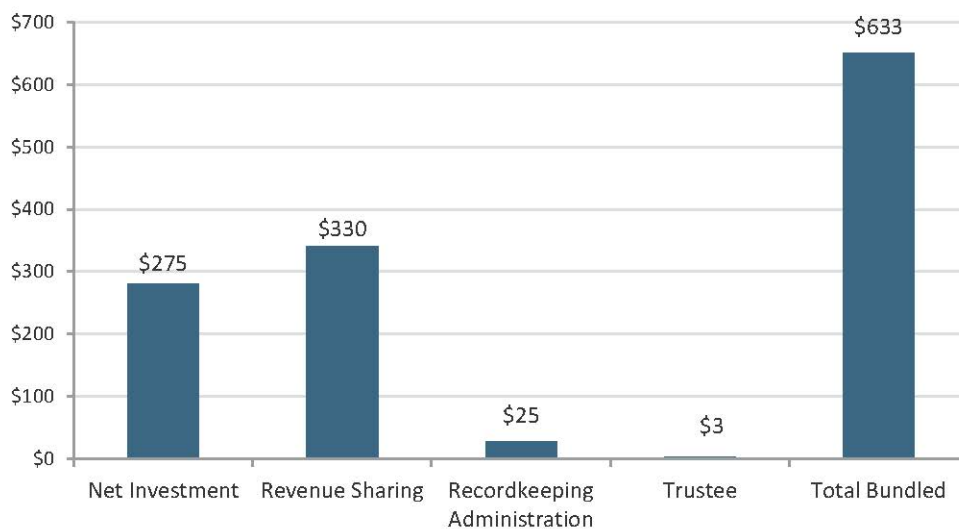


Never Before Released Revenue Sharing and Net Investment Information:

The new 12th Edition has three new charts per section of the total plan's investment expense split between dollars available for revenue sharing and net investment.

Chart 3.9
Average Plan Cost Per Participant
(Illustrating Net Investment and Revenue Sharing Split)



Sample Data – Not Actual Costs