



\$10,000 Lump Sum Investment Grows to . . .

	5 Years	10 Years	15 Years	20 Years	25 Years
3% TAX-DEFERRED*	11,593	13,439	15,580	18,061	20,938
3% TAXED ANNUALLY**	11,128	12,383	13,779	15,333	17,062
4% TAX-DEFERRED	12,167	14,802	18,009	21,911	26,658
4% TAXED ANNUALLY	11,525	13,283	15,310	17,645	20,336
5% TAX-DEFERRED	12,763	16,289	20,789	26,533	33,864
5% TAXED ANNUALLY	11,934	14,243	16,998	20,286	24,210
6% TAX-DEFERRED	13,382	17,908	23,966	32,071	42,919
6% TAXED ANNUALLY	12,355	15,264	18,859	23,300	28,787
7% TAX-DEFERRED	14,026	19,672	27,590	38,697	54,274
7% TAXED ANNUALLY	12,787	16,351	20,908	26,736	34,188
8% TAX-DEFERRED	14,693	21,589	31,722	46,610	68,485
8% TAXED ANNUALLY	13,231	17,507	23,164	30,650	40,554
9% TAX-DEFERRED	15,386	23,674	36,425	56,044	86,231
9% TAXED ANNUALLY	13,688	18,736	25,646	35,104	48,051
10% TAX-DEFERRED	16,105	25,937	41,772	67,275	108,347
10% TAXED ANNUALLY	14,157	20,042	28,374	40,169	56,868
11% TAX-DEFERRED	16,851	28,394	47,846	80,623	135,855
11% TAXED ANNUALLY	14,639	21,430	31,371	45,924	67,228
12% TAX-DEFERRED	17,623	31,058	54,736	96,463	170,001
12% TAXED ANNUALLY	15,134	22,903	34,661	54,456	79,386
13% TAX-DEFERRED	18,424	33,946	62,543	115,231	212,305
13% TAXED ANNUALLY	15,642	24,467	38,272	59,865	93,640

*Tax-deferred results do not reflect taxes, which must be paid upon distribution. **Taxable results assume taxes are paid annually at the 28% tax bracket. Examples are for illustrative purposes only, and are not intended to imply or guarantee any particular yield for any specific investment. The information contained herein is prepared for your use by Essex National Securities, Inc. member NASD, SIPC.

Not FDIC Insured	May Lose Value
	No Bank Guarantee

\$100 Per Month Grows to . . .

	5 Years	10 Years	15 Years	20 Years	25 Years
3% TAX-DEFERRED*	6,481	14,009	22,754	32,912	44,712
3% TAXED ANNUALLY**	6,343	13,411	21,288	30,066	39,848
4% TAX-DEFERRED	6,652	14,774	24,691	36,800	51,584
4% TAXED ANNUALLY	6,463	13,931	22,561	32,533	44,055
5% TAX-DEFERRED	6,829	15,593	26,480	41,275	59,799
5% TAXED ANNUALLY	6,587	14,479	23,936	35,268	48,842
6% TAX-DEFERRED	7,012	16,470	29,227	46,435	69,646
6% TAXED ANNUALLY	6,713	15,056	25,423	38,305	54,313
7% TAX-DEFERRED	7,201	17,409	31,881	52,397	81,480
7% TAXED ANNUALLY	6,844	15,664	27,031	41,680	60,561
8% TAX-DEFERRED	7,397	18,417	34,835	59,295	95,737
8% TAXED ANNUALLY	6,977	16,304	28,772	45,437	67,713
9% TAX-DEFERRED	7,599	19,497	38,124	67,290	112,953
9% TAXED ANNUALLY	7,115	16,980	30,657	49,622	75,916
10% TAX-DEFERRED	7,808	20,655	41,792	76,570	133,789
10% TAXED ANNUALLY	7,256	17,692	32,702	54,290	85,339
11% TAX-DEFERRED	8,025	21,899	45,886	87,357	159,058
11% TAXED ANNUALLY	7,401	18,444	34,920	59,503	96,181
12% TAX-DEFERRED	8,249	23,234	50,458	99,915	189,764
12% TAXED ANNUALLY	7,550	19,237	37,328	65,330	108,676
13% TAX-DEFERRED	8,480	24,668	55,568	114,552	227,144
13% TAXED ANNUALLY	7,703	20,075	39,943	71,852	123,098

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