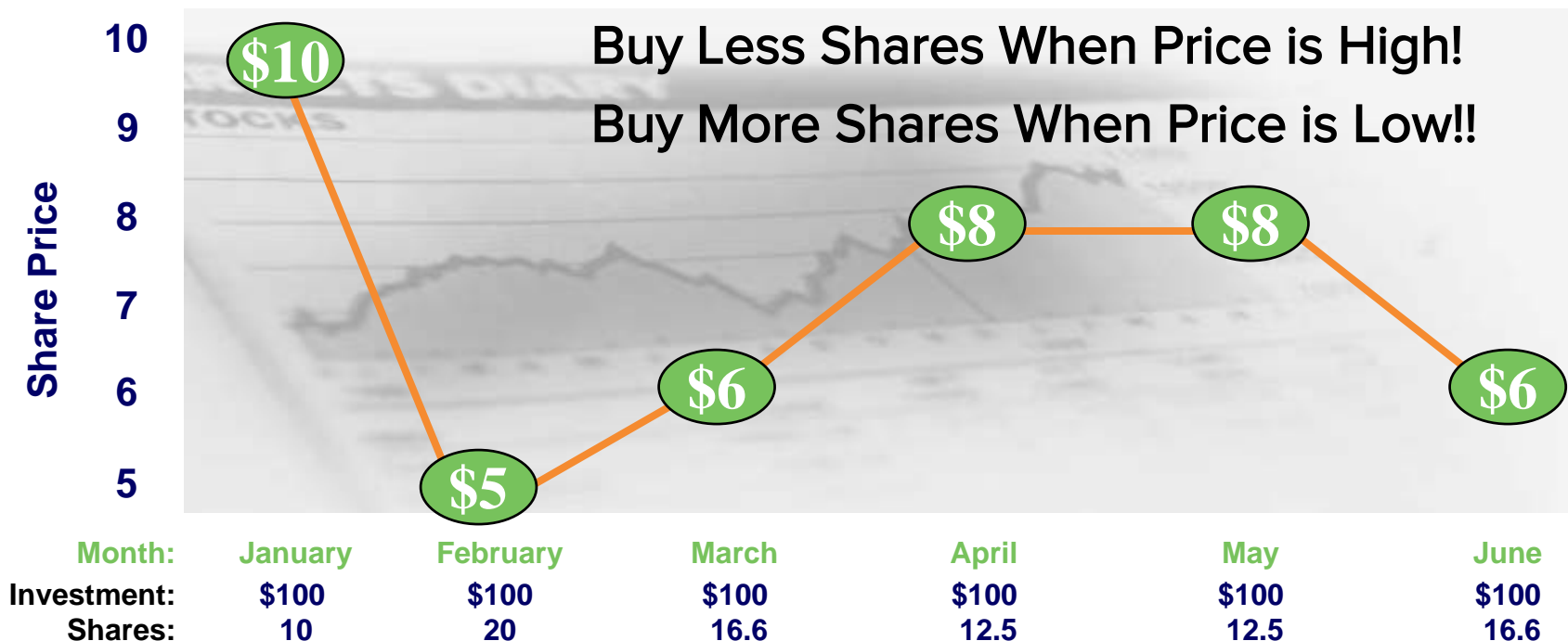


Why Participate in a 401(k)?

- Dollar Cost Averaging – a built-in investing strategy



Total Investment: \$600

Average Market Price per Share: \$7.17

Total Shares Purchased: 88.3

Average Cost per Share: \$6.79!

Dollar cost averaging does not ensure a profit nor guarantee against loss. Investors should consider their financial ability to continue their purchases through periods of low price levels. The hypothetical investment results are for illustrative purposes only and should not be deemed a representation of past or future results. This example does not represent any specific product, nor does it reflect sales charges or other expenses that may be required for some investments.

Trust Company
of Illinois