

Years to Accumulate \$1,000,000,000

| Interest Rate | Annual Investments |            |            |            |            |            |            |            |            |            |            |
|---------------|--------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|               | 20,000,000         | 21,000,000 | 22,000,000 | 23,000,000 | 24,000,000 | 25,000,000 | 26,000,000 | 27,000,000 | 28,000,000 | 29,000,000 | 30,000,000 |
| 3.500         | 29                 | 28         | 27         | 26         | 26         | 25         | 24         | 24         | 23         | 22         | 22         |
| 3.625         | 28                 | 28         | 27         | 26         | 25         | 25         | 24         | 23         | 23         | 22         | 22         |
| 3.750         | 28                 | 27         | 26         | 26         | 25         | 24         | 24         | 23         | 23         | 22         | 21         |
| 3.875         | 28                 | 27         | 26         | 25         | 25         | 24         | 23         | 23         | 22         | 22         | 21         |
| 4.000         | 27                 | 27         | 26         | 25         | 24         | 24         | 23         | 23         | 22         | 22         | 21         |
| 4.125         | 27                 | 26         | 25         | 25         | 24         | 23         | 23         | 22         | 22         | 21         | 21         |
| 4.250         | 27                 | 26         | 25         | 25         | 24         | 23         | 23         | 22         | 22         | 21         | 21         |
| 4.375         | 26                 | 26         | 25         | 24         | 24         | 23         | 22         | 22         | 21         | 21         | 20         |
| 4.500         | 26                 | 25         | 25         | 24         | 23         | 23         | 22         | 22         | 21         | 21         | 20         |
| 4.625         | 26                 | 25         | 24         | 24         | 23         | 23         | 22         | 21         | 21         | 20         | 20         |
| 4.750         | 26                 | 25         | 24         | 23         | 23         | 22         | 22         | 21         | 21         | 20         | 20         |
| 4.875         | 25                 | 25         | 24         | 23         | 23         | 22         | 22         | 21         | 21         | 20         | 20         |
| 5.000         | 25                 | 24         | 24         | 23         | 22         | 22         | 21         | 21         | 20         | 20         | 19         |
| 5.125         | 25                 | 24         | 23         | 23         | 22         | 22         | 21         | 21         | 20         | 20         | 19         |
| 5.250         | 24                 | 24         | 23         | 23         | 22         | 21         | 21         | 20         | 20         | 20         | 19         |
| 5.375         | 24                 | 24         | 23         | 22         | 22         | 21         | 21         | 20         | 20         | 19         | 19         |
| 5.500         | 24                 | 23         | 23         | 22         | 22         | 21         | 21         | 20         | 20         | 19         | 19         |
| 5.625         | 24                 | 23         | 22         | 22         | 21         | 21         | 20         | 20         | 19         | 19         | 19         |
| 5.750         | 23                 | 23         | 22         | 22         | 21         | 21         | 20         | 20         | 19         | 19         | 18         |
| 5.875         | 23                 | 23         | 22         | 22         | 21         | 20         | 20         | 20         | 19         | 19         | 18         |
| 6.000         | 23                 | 22         | 22         | 21         | 21         | 20         | 20         | 19         | 19         | 19         | 18         |
| 6.125         | 23                 | 22         | 22         | 21         | 21         | 20         | 20         | 19         | 19         | 18         | 18         |
| 6.250         | 23                 | 22         | 21         | 21         | 20         | 20         | 20         | 19         | 19         | 18         | 18         |
| 6.375         | 22                 | 22         | 21         | 21         | 20         | 20         | 19         | 19         | 19         | 18         | 18         |
| 6.500         | 22                 | 22         | 21         | 21         | 20         | 20         | 19         | 19         | 18         | 18         | 18         |

Base Interest Rate                    3.500  
 Interest Rate Increment            0.125  
 Base Investment                    20,000,000  
 Investment Increment                1,000,000  
 Desired Accumulation                1,000,000,000