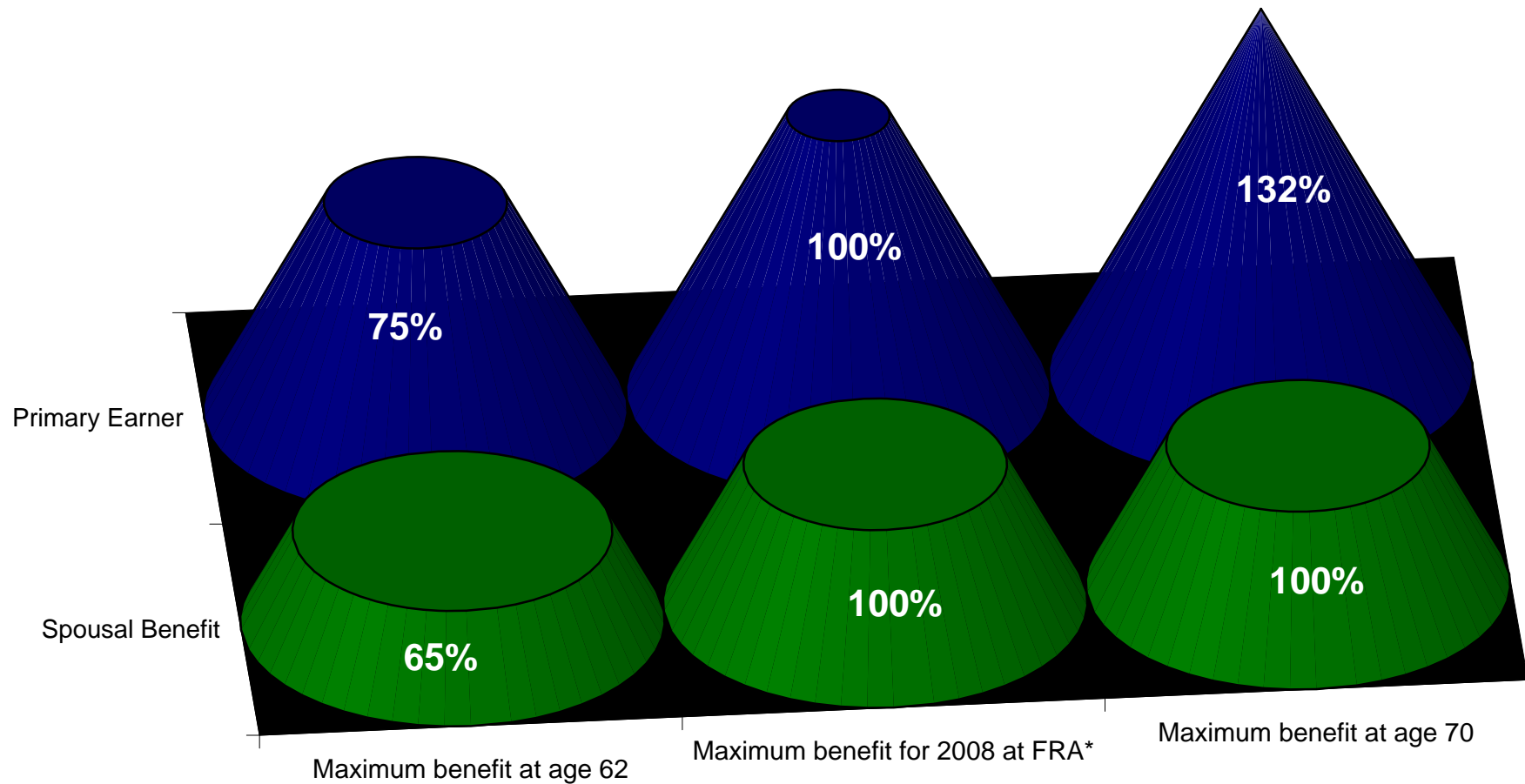


Social Security Benefit Comparison



* FRA or Full Retirement Age, will depend on your birth year, gradually increasing to 67. For this scenario we assume age 66.

- Notes:
- 1 Widow(er) will receive whichever benefit is larger (including any earned delayed retirement credit increases).
 - 2 Estimated benefit numbers depends on the benefit that is on your personal Social Security statement.
You receive this statement every year 3 months prior to your birthday. This result is based on the maximum benefit payable in 2008 of \$2,185/mo.
 - 3 Amounts expressed in today's dollars.
 - 4 Spousal benefits can not be taken until the officer elects to take his/her benefit.