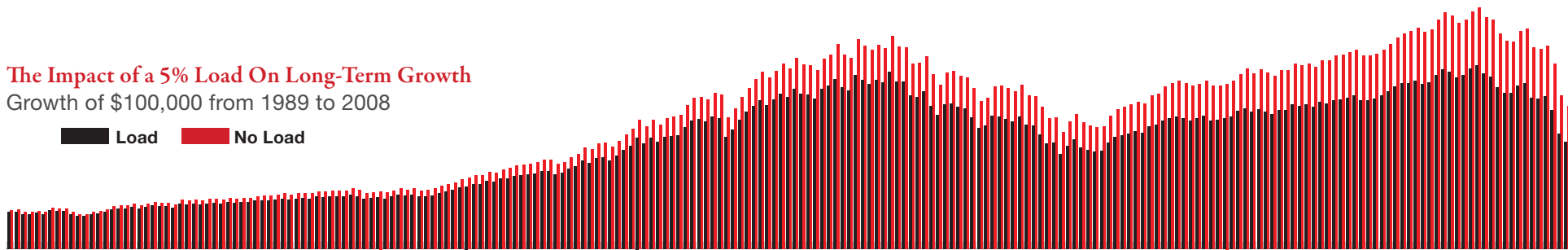


## The Impact of a 5% Load On Long-Term Growth

Growth of \$100,000 from 1989 to 2008

■ Load   ■ No Load



The 5% upfront commission coupled with the average expense ratio would have cost you about as much as a Mercedes SL roadster (MSRP \$135,000) over 20 years.