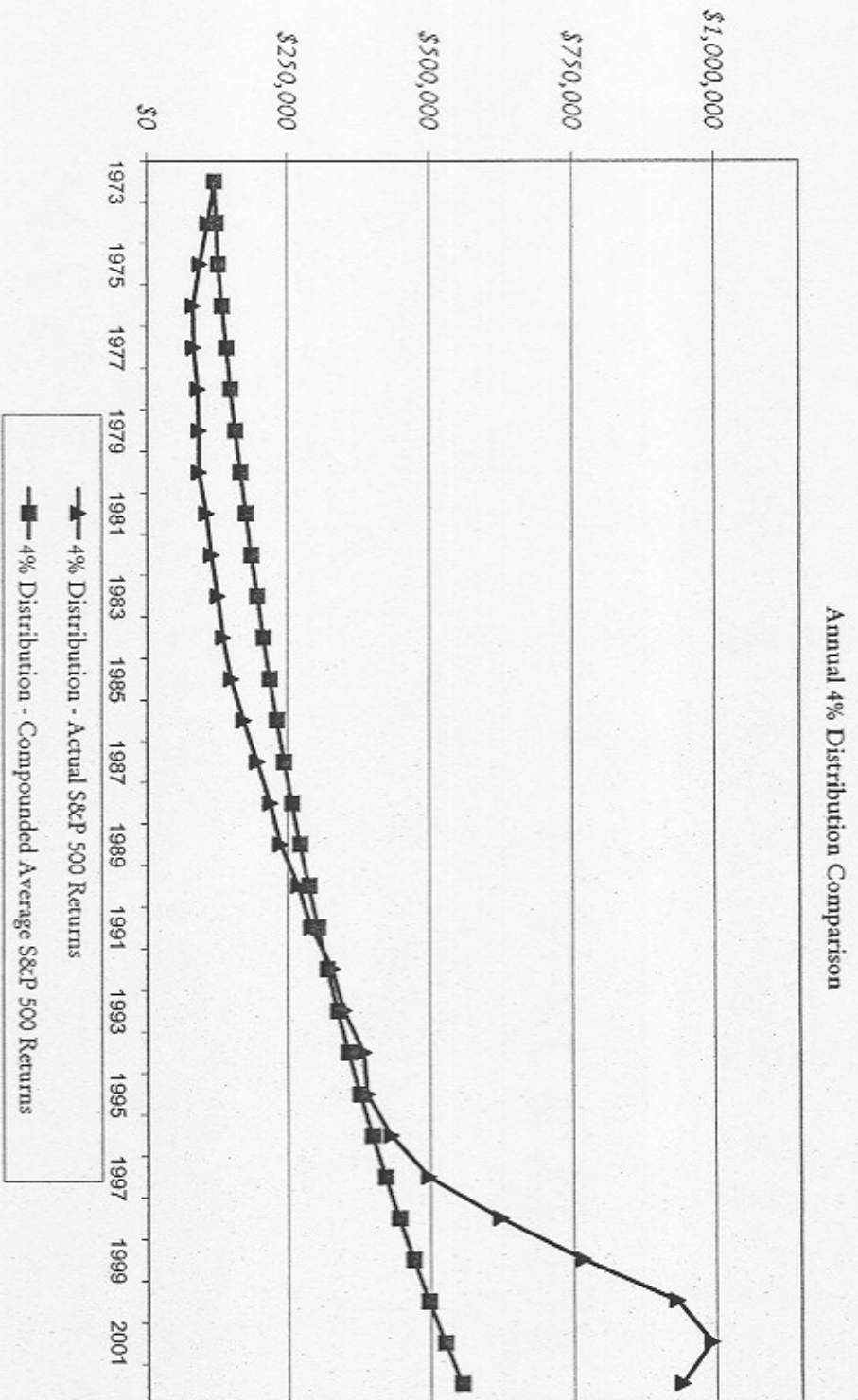


Actual S&P 500 Performance 1973-2002 Vs. Compounded Average Annual Return

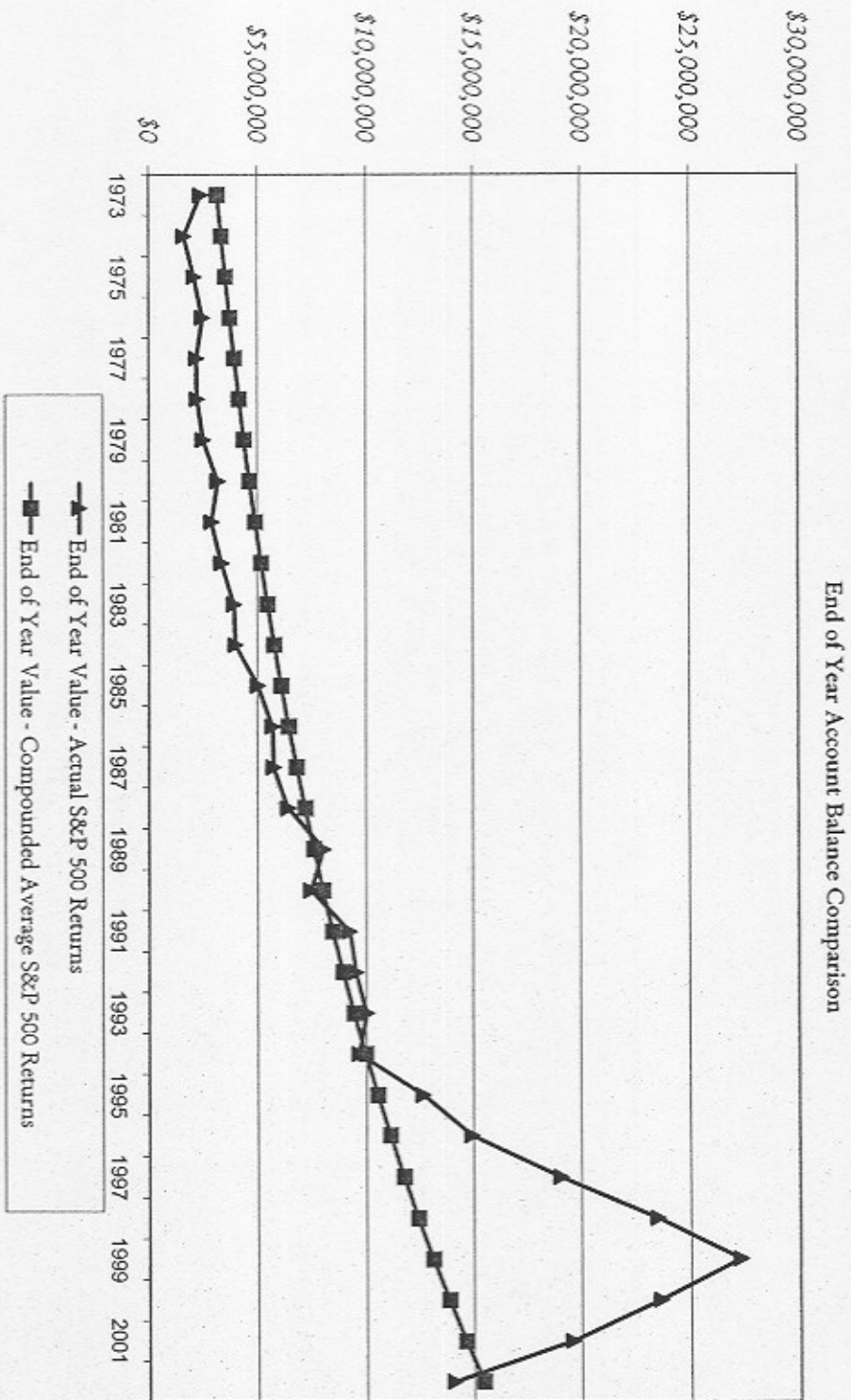
This chart shows the growth of annual 4% distributions made by a Trust when using the actual annual S&P 500 index performance of the 30 year period of 1973-2002 compared with the compounded average annual return of the same index over the same 30 year time period (10.66%).



AJG-77

Actual S&P 500 Performance 1973-2002 Vs. Compounded Average Annual Return

This chart shows the account growth on a Trust using the actual annual S&P 500 index performance of the 30 year period of 1973-2002 compared with the compounded average annual return of the same index over the same 30 year time period (10.66%).

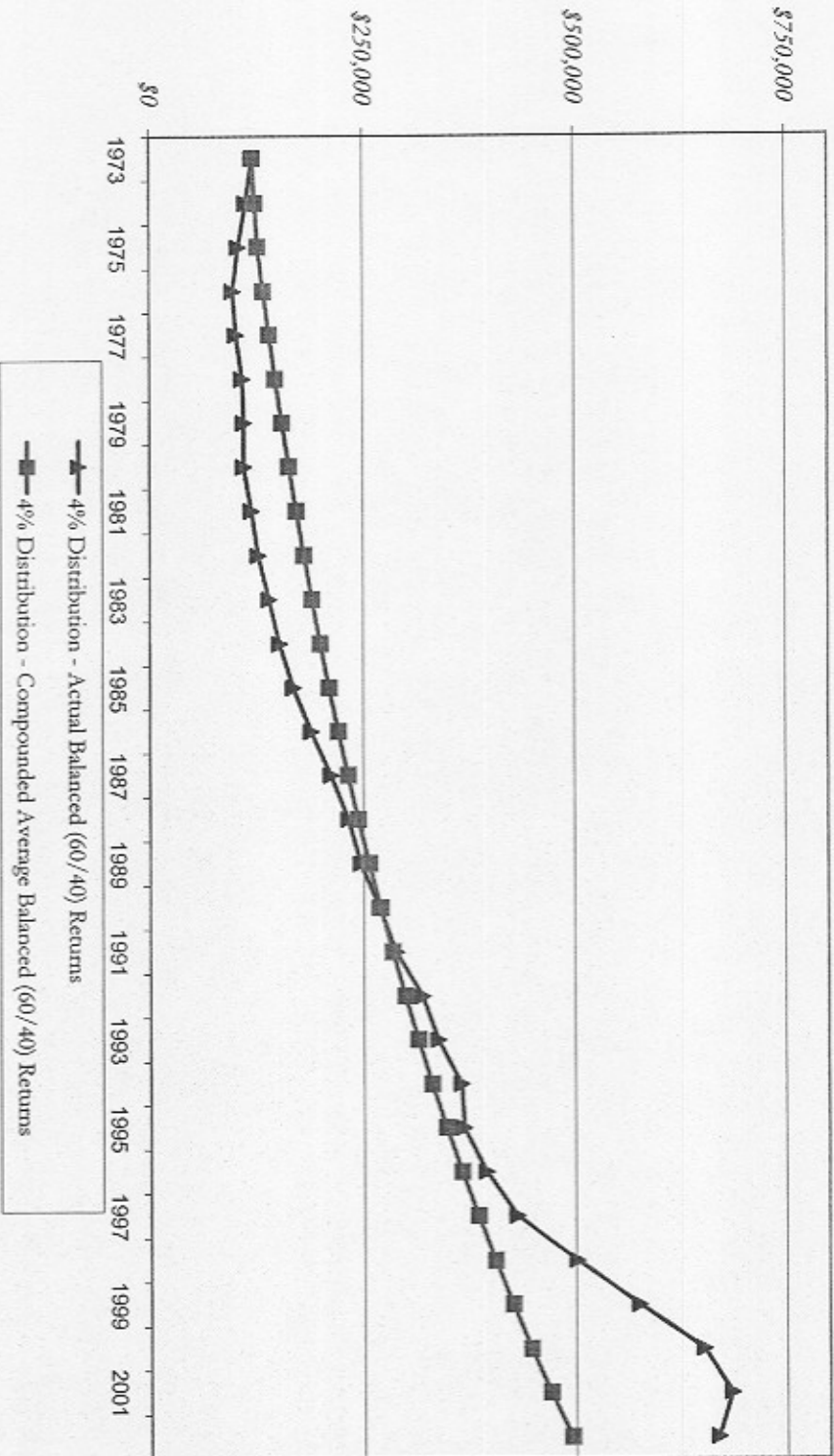


AJG-78

Actual Balanced (60% Equity/40% Bond) Performance 1973-2002 Vs. Compounded Average Annual Return

This chart shows the growth of annual 4% distributions made by a Trust when using the actual annual Balanced (60% S&P 500 index/40% Lehman Brothers Intermediate Bond Index) performance of the 30 year period of 1973-2002 compared with the compounded average annual return of the same index over the same 30 year time period (10.23%).

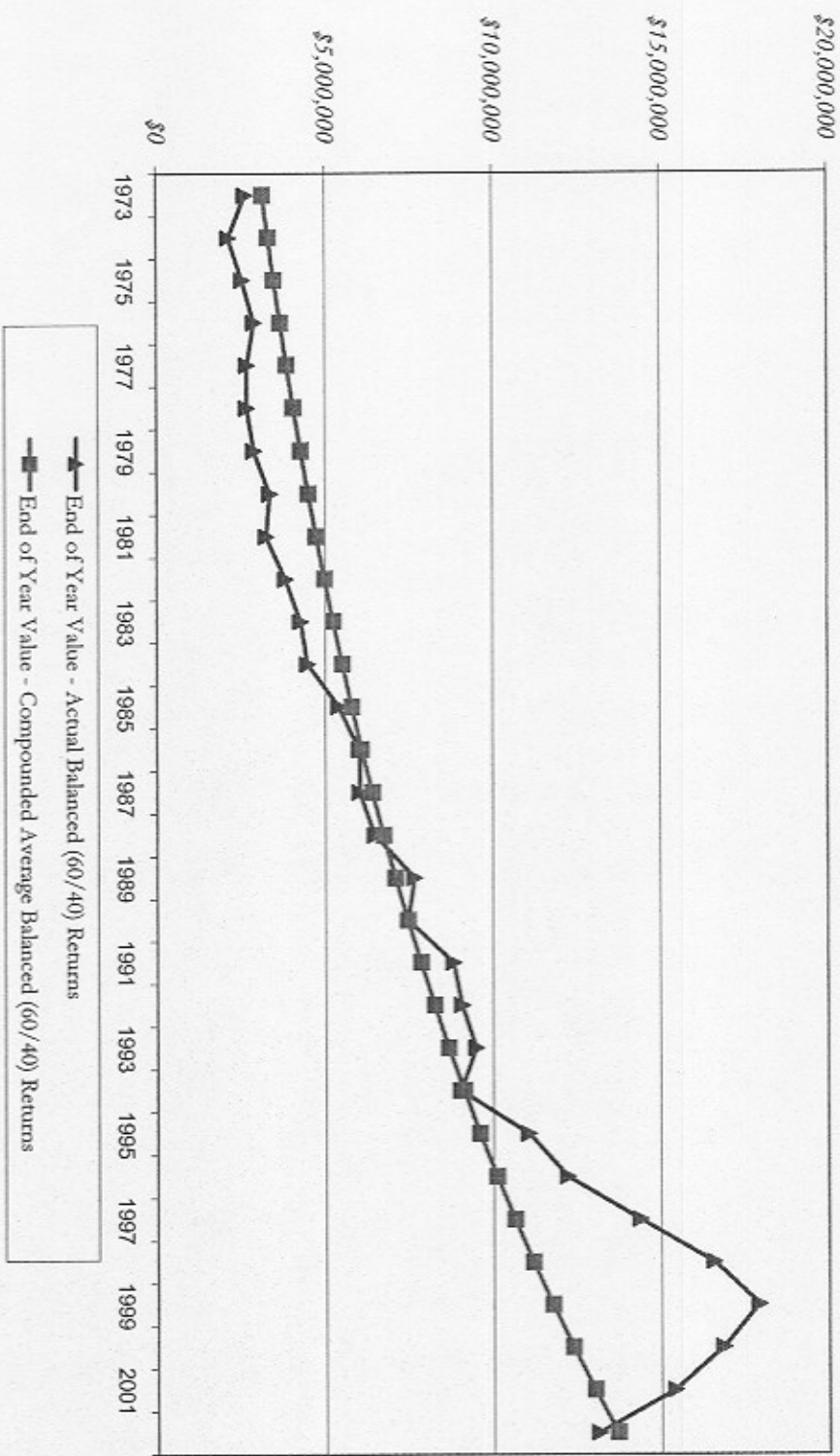
Annual 4% Distribution Comparison



Actual Balanced (60% Equity/40% Bond) Performance 1973-2002 Vs. Compounded Average Annual Return

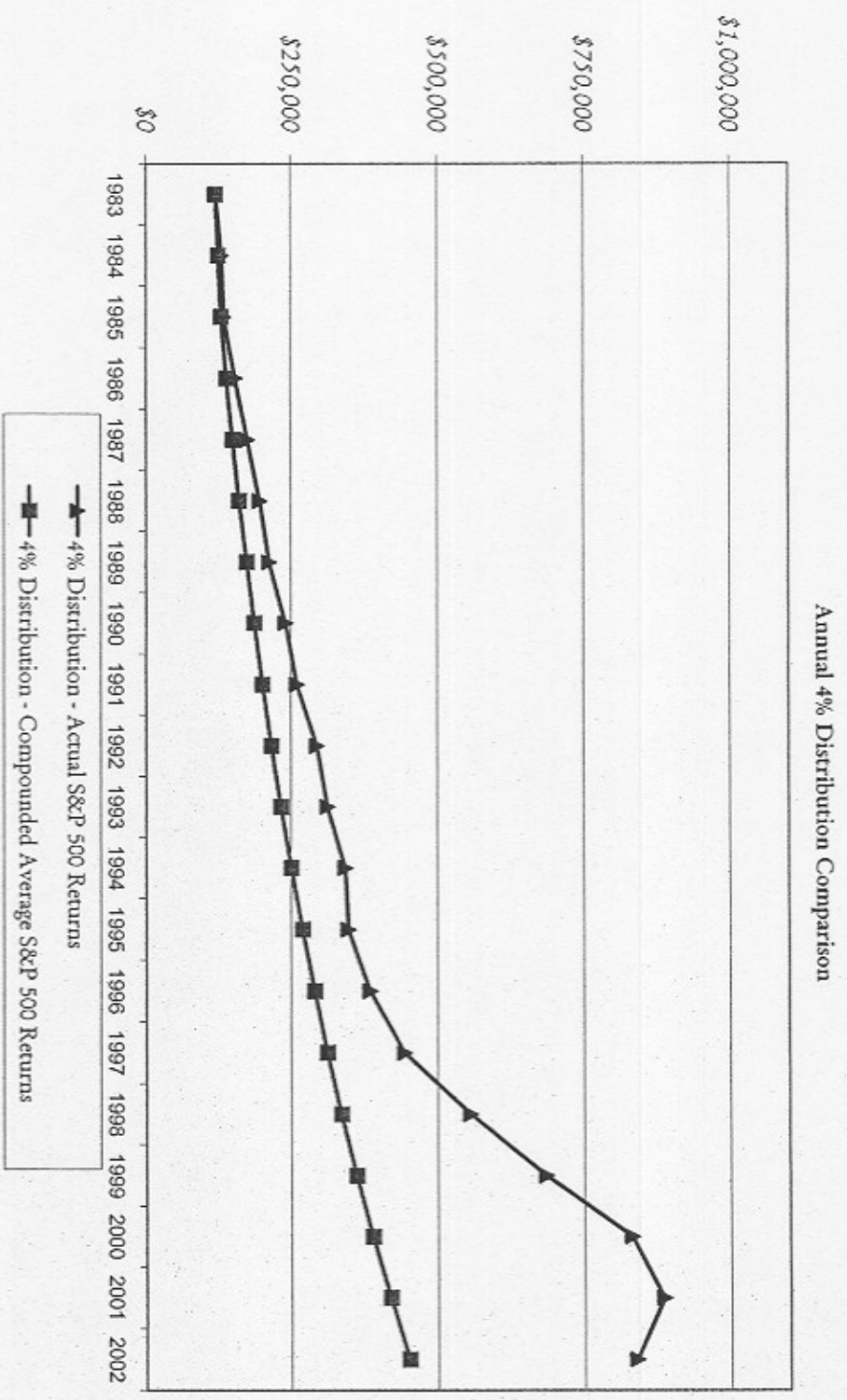
This chart shows the account growth on a Trust using the actual annual Balanced (60% S&P 500 index/40% Lehman Brothers Intermediate Bond Index) performance of the 30 year period of 1973-2002 compared with the compounded average annual return of the same index over the same 30 year time period (10.23%).

End of Year Account Balance Comparison



Actual S&P 500 Performance 1983-2002 Vs. Compounded Average Annual Return

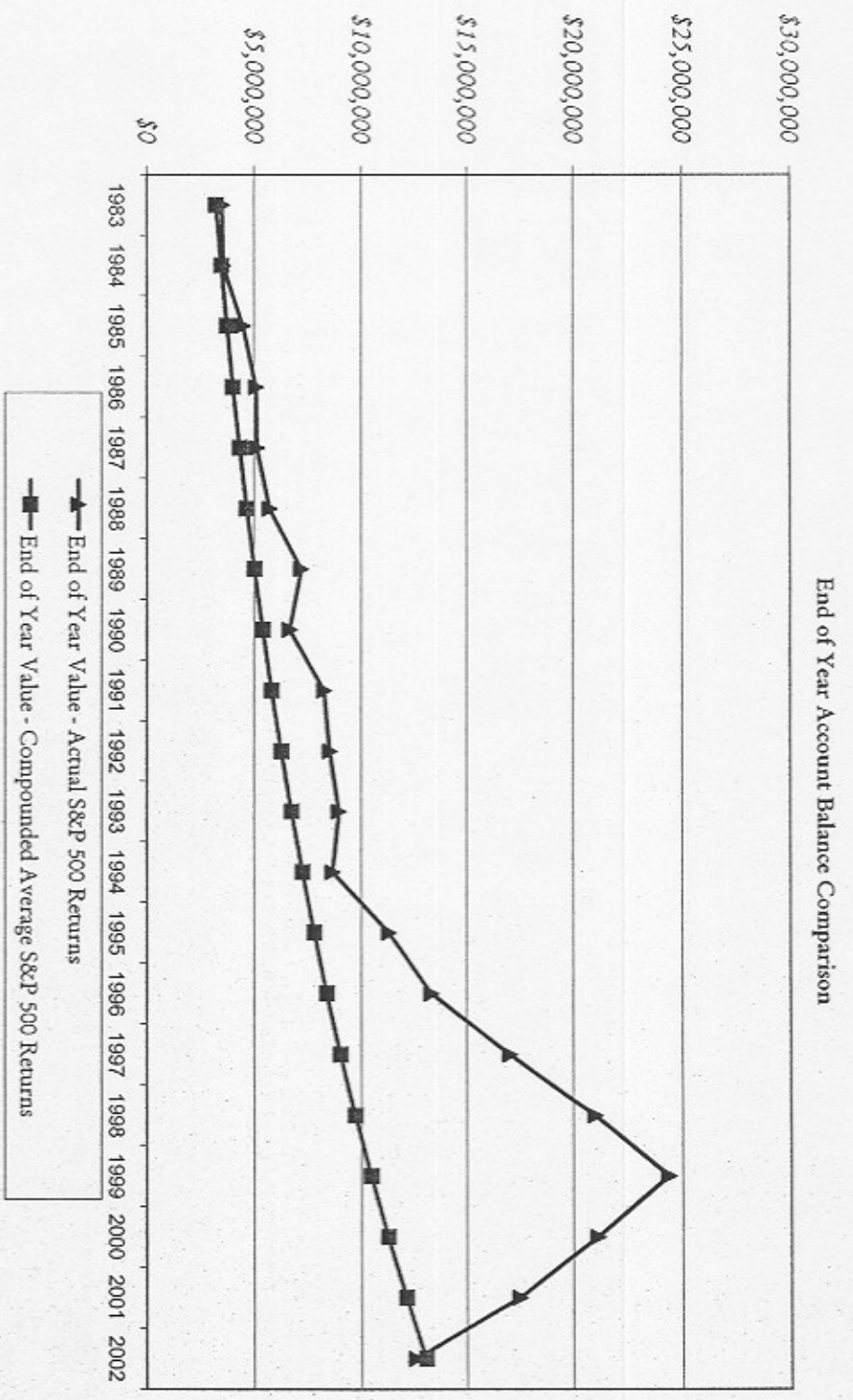
This chart shows the growth of annual 4% distributions made by a Trust when using the actual annual S&P 500 index performance of the 20 year period of 1983-2002 compared with the compounded average annual return of the same index over the same 20 year time period (12.71%).



AJG-81

Actual S&P 500 Performance 1983-2002 Vs. Compounded Average Annual Return

This chart shows the account growth on a Trust using the actual annual S&P 500 index performance of the 20 year period of 1983-2002 compared with the compounded average annual return of the same index over the same 20 year time period (12.71%).

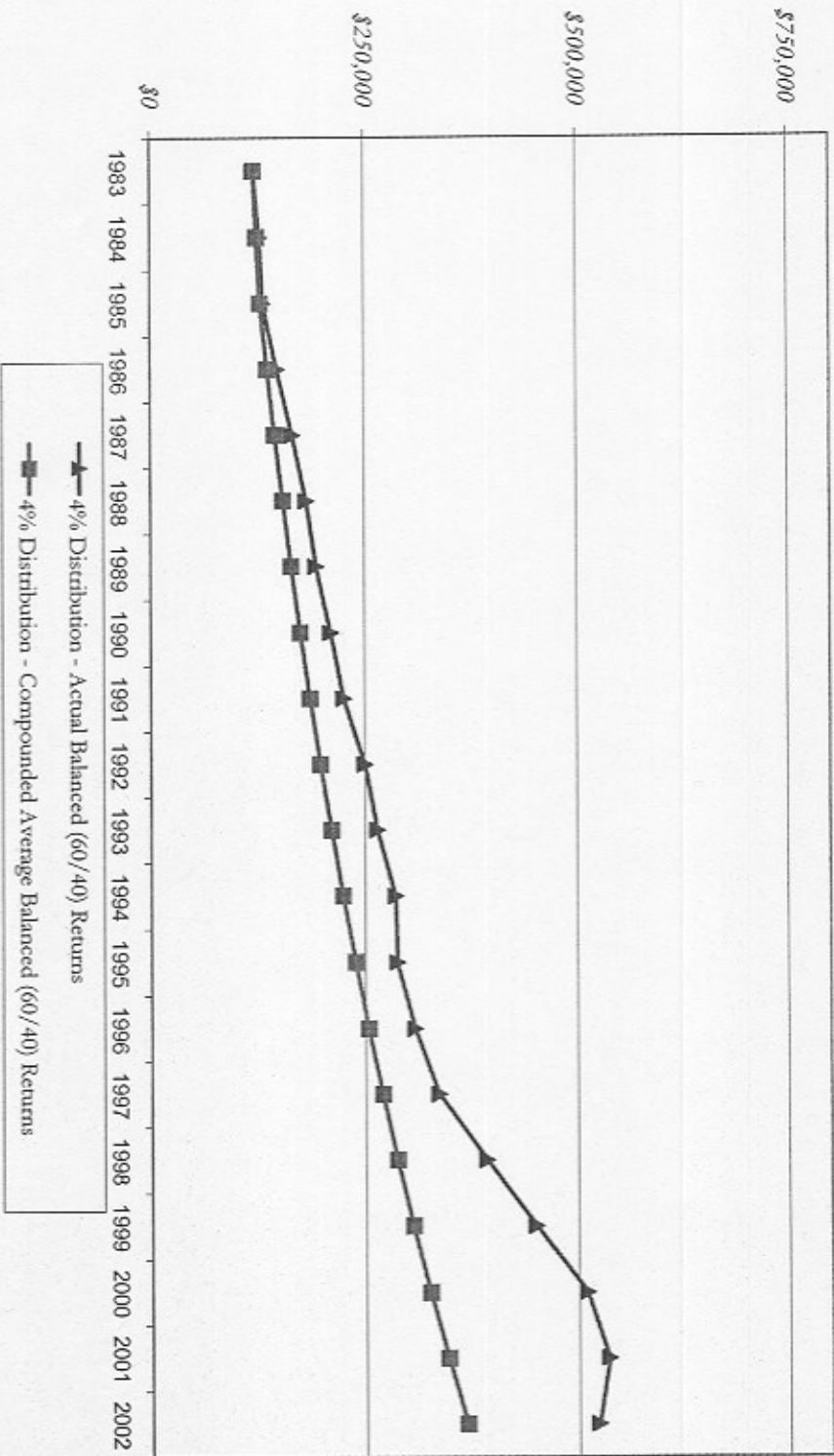


AJG-82

Actual Balanced (60% Equity/40% Bond) Performance 1983-2002 Vs. Compounded Average Annual Return

This chart shows the growth of annual 4% distributions made by a Trust when using the actual annual Balanced (60% S&P 500 index/40% Lehman Brothers Intermediate Bond Index) performance of the 20 year period of 1983-2002 compared with the compounded average annual return of the same index over the same 20 year time period (11.49%).

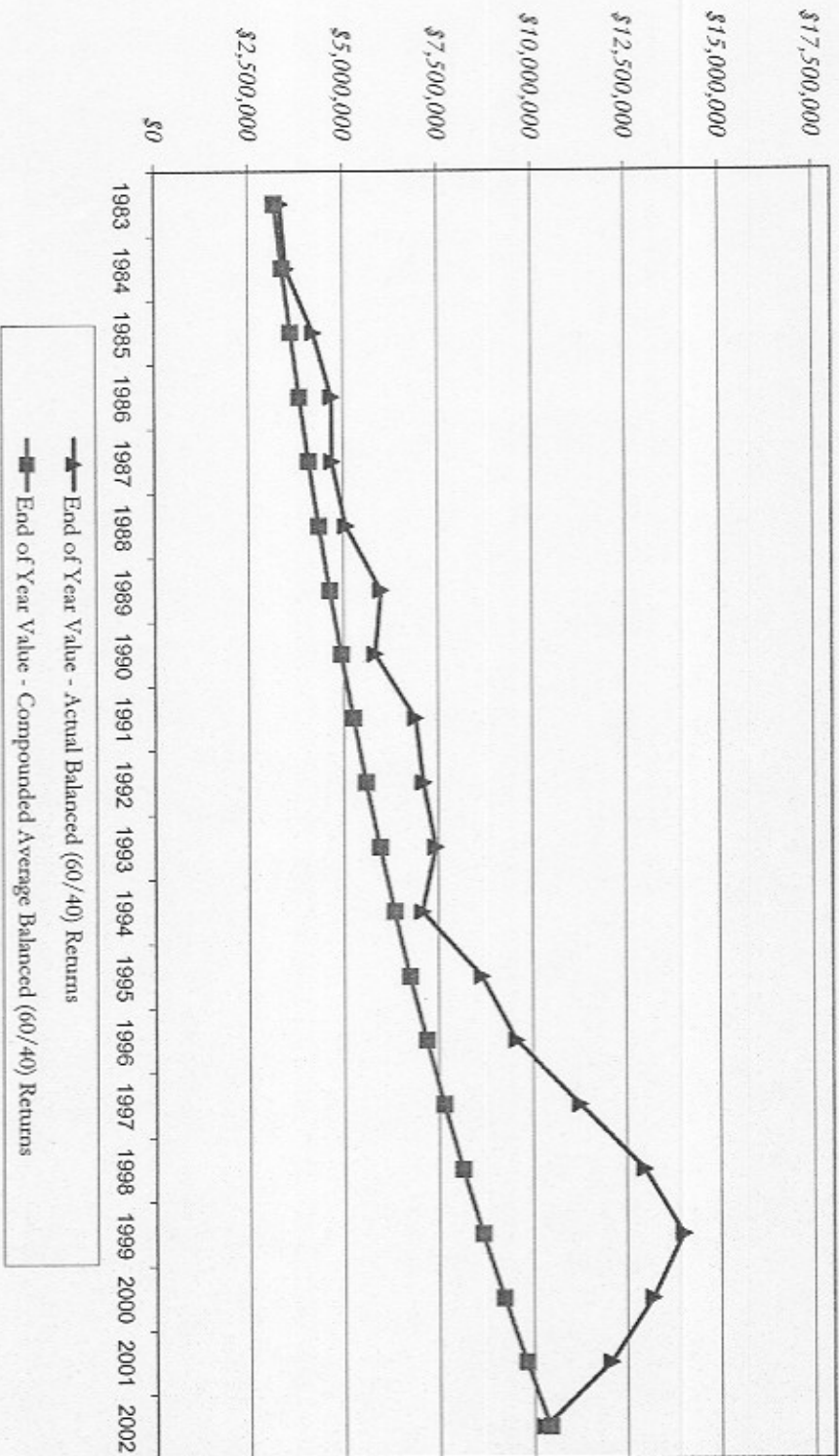
Annual 4% Distribution Comparison



Actual Balanced (60% Equity/40% Bond) Performance 1983-2002 Vs. Compounded Average Annual Return

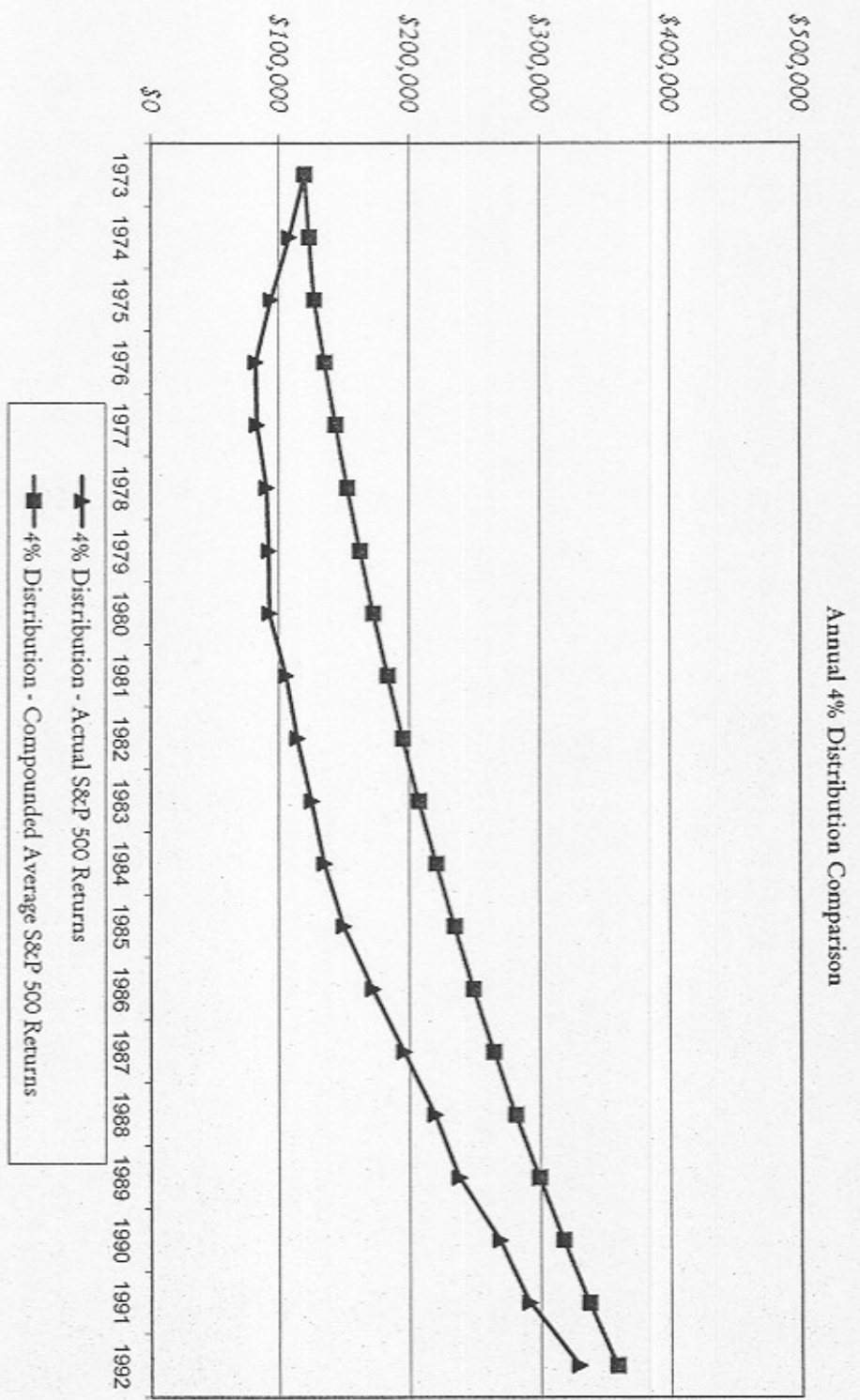
This chart shows the account growth on a Trust using the actual annual Balanced (60% S&P 500 index/40% Lehman Brothers Intermediate Bond Index) performance of the 20 year period of 1983-2002 compared with the compounded average annual return of the same index over the same 20 year time period (11.49%).

End of Year Account Balance Comparison



Actual S&P 500 Performance 1973-1992 Vs. Compounded Average Annual Return

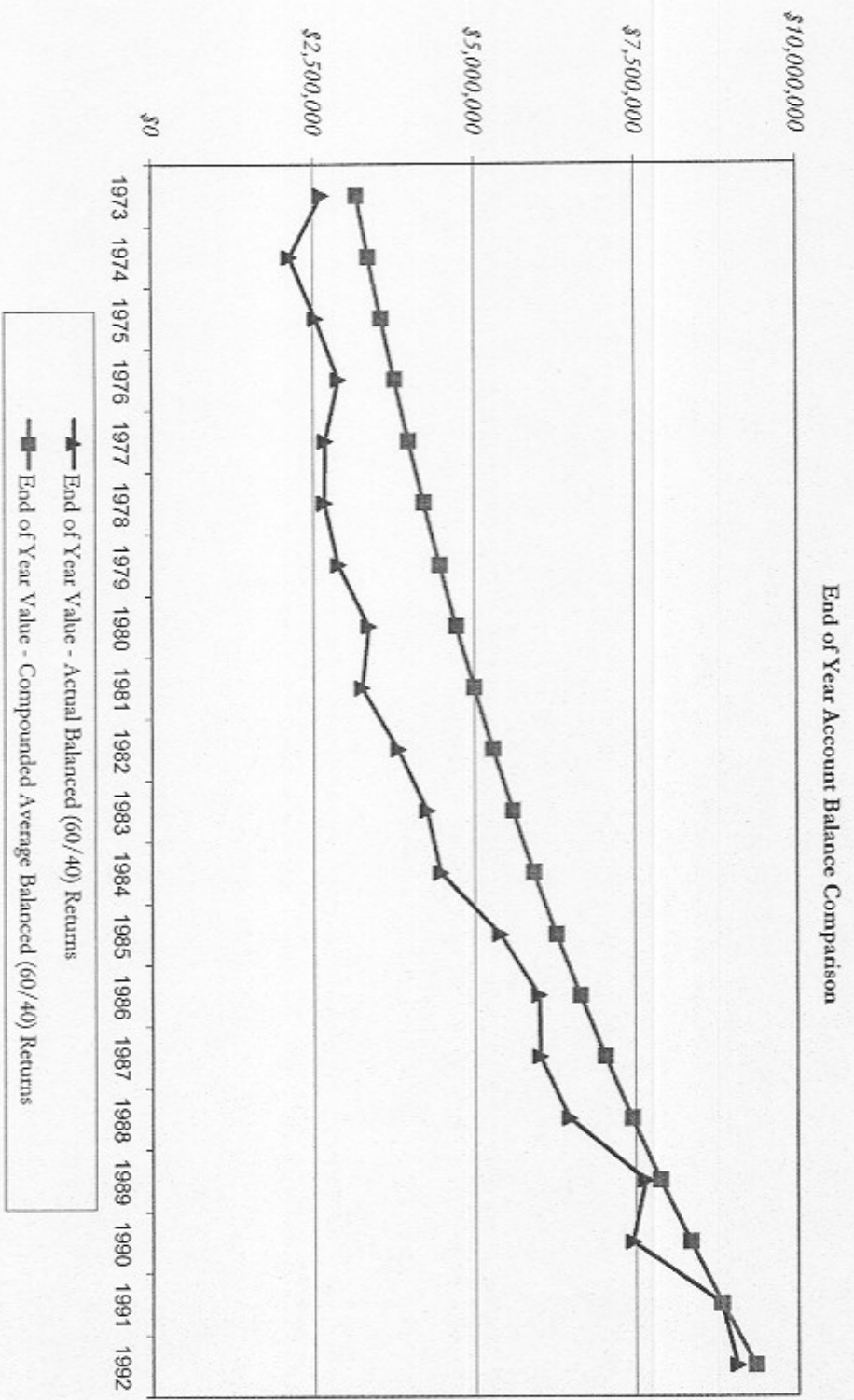
This chart shows the growth of annual 4% distributions made by a Trust when using the actual annual S&P 500 index performance of the 20 year period of 1973-1992 compared with the compounded average annual return of the same index over the same 20 year time period (11.33%).



AJG-85

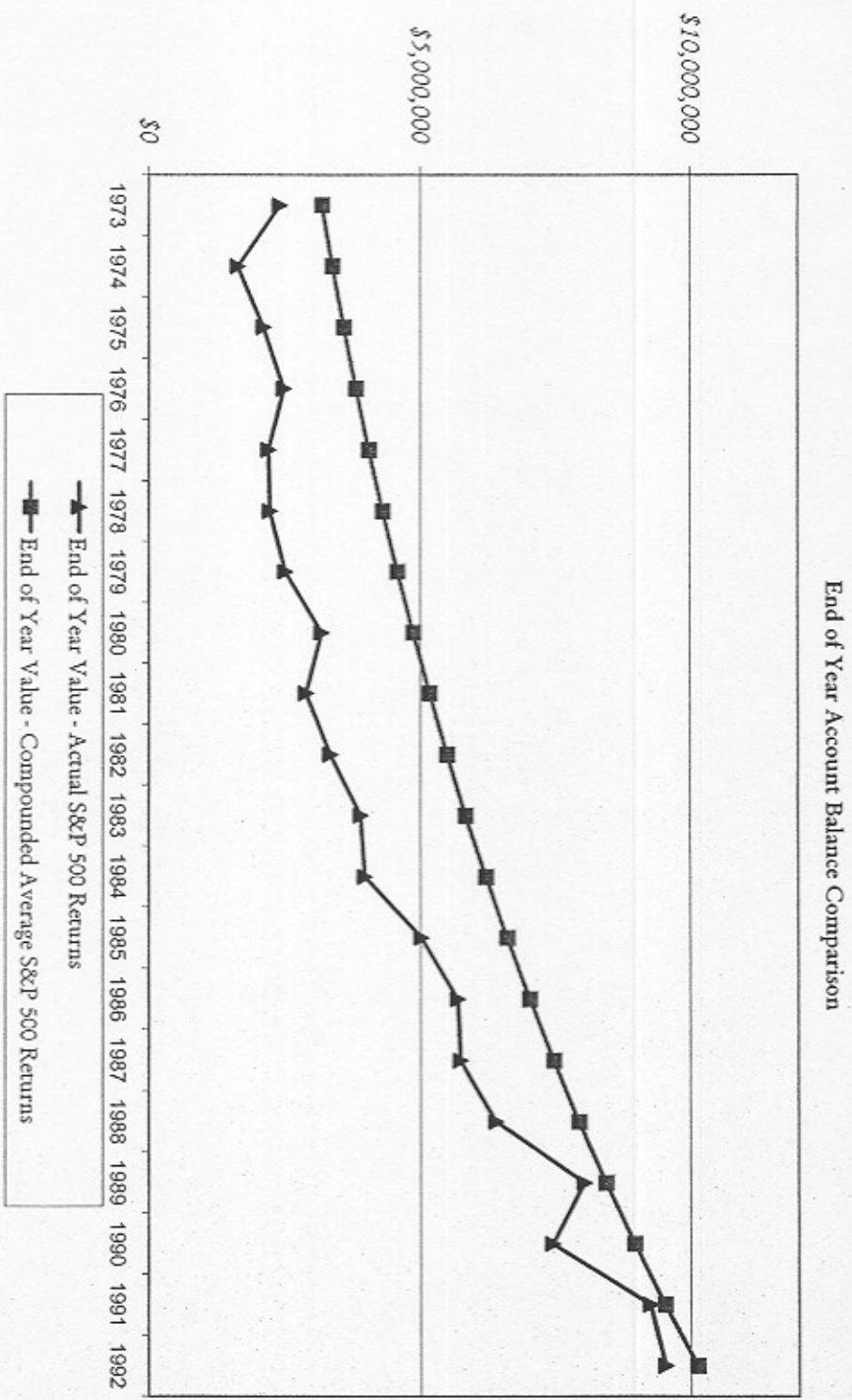
Actual Balanced (60% Equity/40% Bond) Performance 1973-1992 Vs. Compounded Average Annual Return

This chart shows the account growth on a Trust using the actual annual Balanced (60% S&P 500 index/40% Lehman Brothers Intermediate Bond Index) performance compared with the compounded average annual return of the same index over the same 20 year time period (10.90%).



Actual S&P 500 Performance 1973-1992 Vs. Compounded Average Annual Return

This chart shows the account growth on a Trust using the actual annual S&P 500 index performance of the 20 year period of 1973-1992 compared with the compounded average annual return of the same index over the same 20 year time period (11.33%).

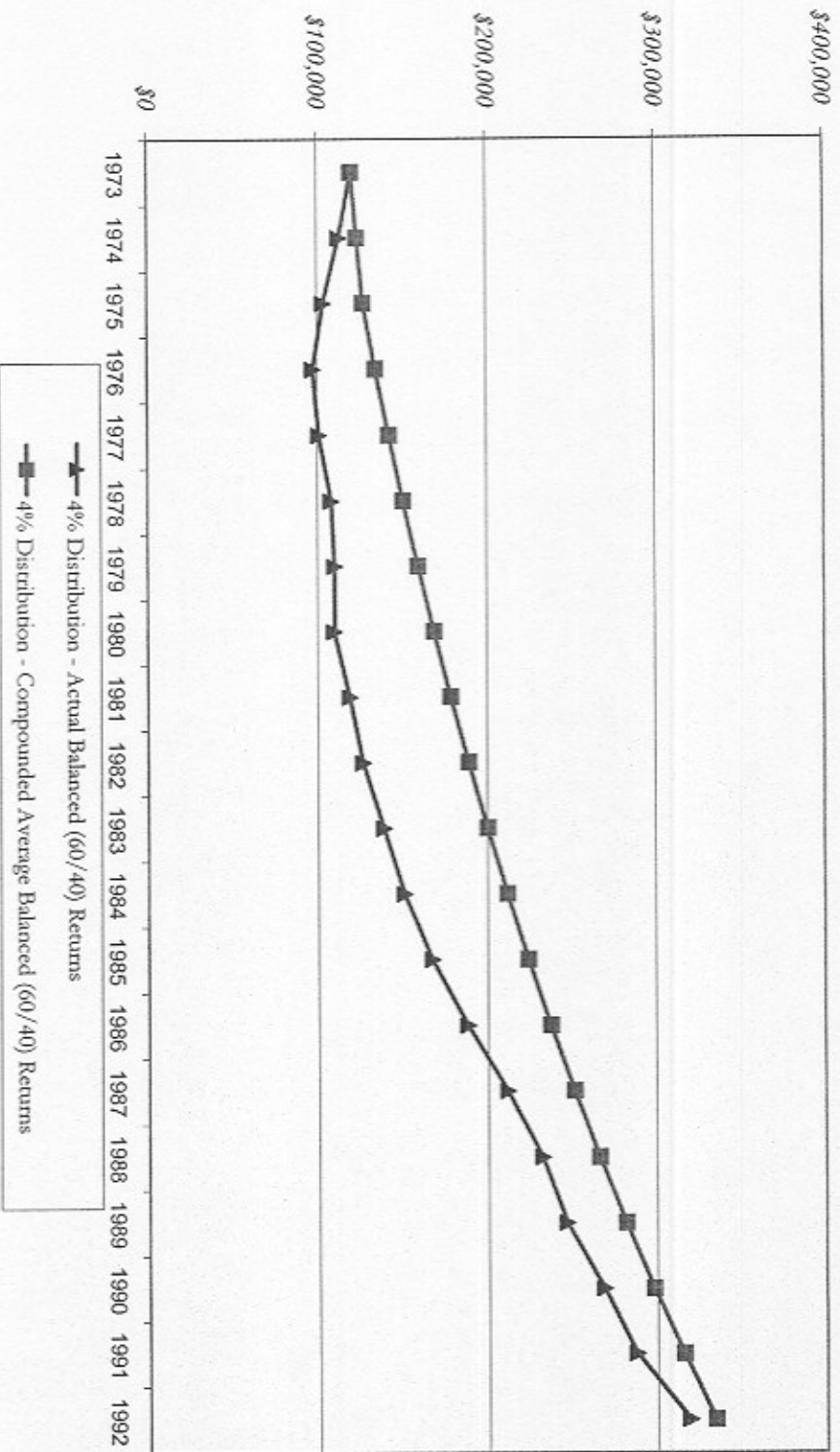


AJG-87

Actual Balanced (60% Equity/40% Bond) Performance 1973-1992 Vs. Compounded Average Annual Return

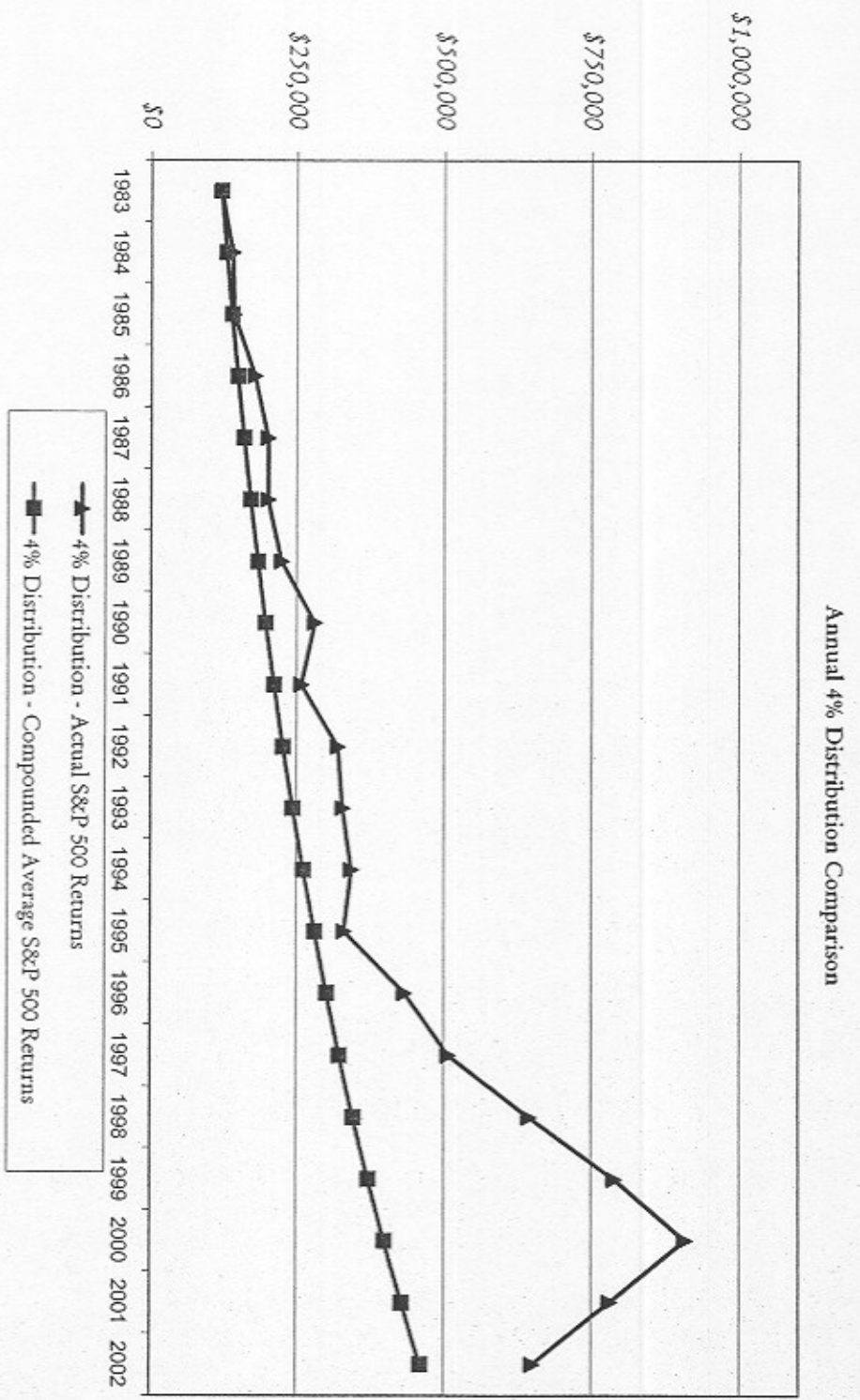
This chart shows the growth of annual 4% distributions made by a Trust when using the actual annual Balanced (60% S&P 500 index/40% Lehman Brothers Intermediate Bond Index) performance of the 20 year period of 1973-1992 compared with the compounded average annual return of the same index over the same 20 year time period (10.90%).

Annual 4% Distribution Comparison



Actual S&P 500 Performance 1983-2002 Vs. Compounded Average Annual Return

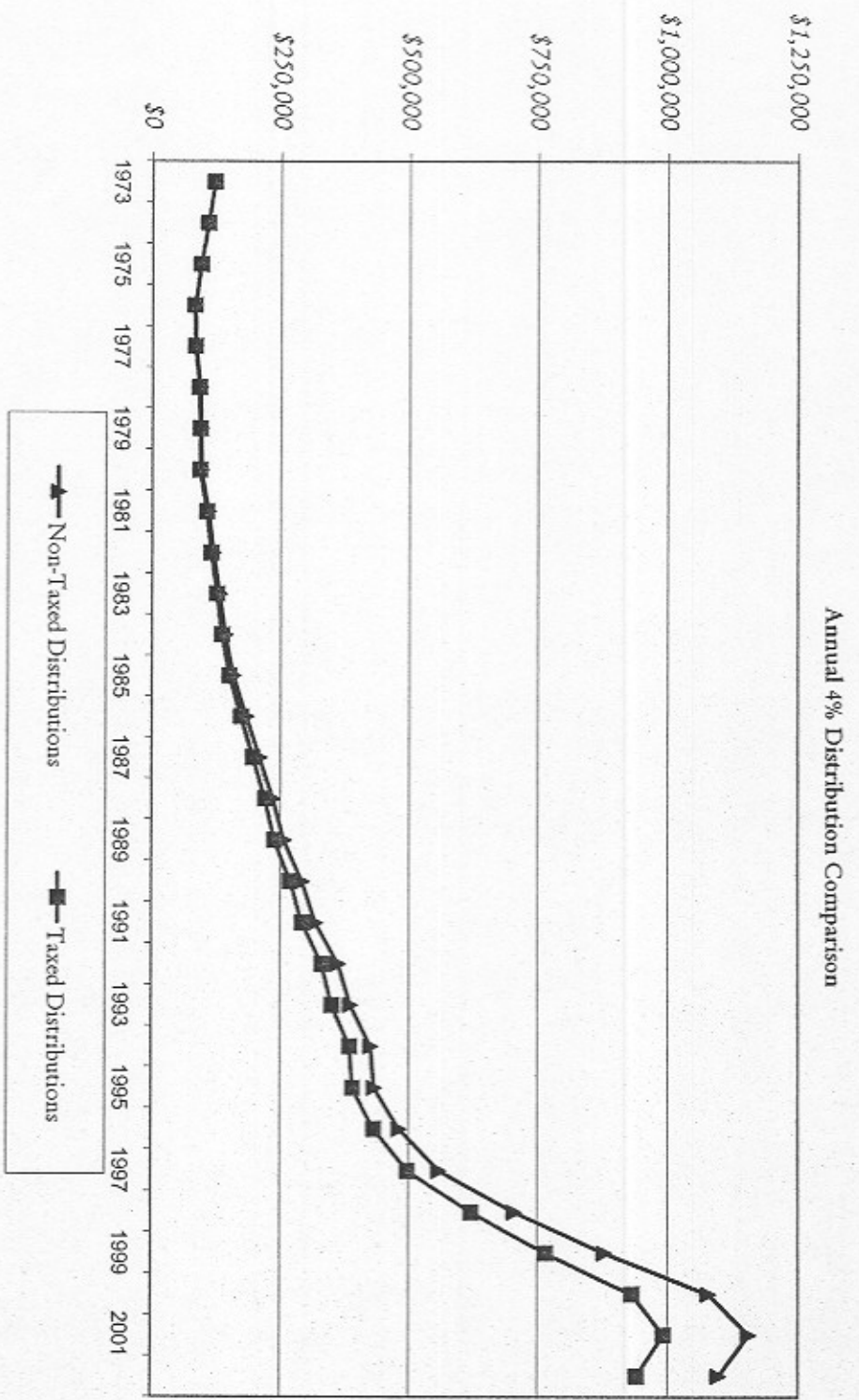
This chart shows the growth of annual 4% distributions made by a Trust when using the actual annual S&P 500 index performance of the 20 year period of 1983-2002 compared with the compounded average annual return of the same index over the same 20 year time period (12.71%).



AJG-89

Actual S&P 500 Performance 1973-2002: Taxed Scenario Vs. Non-Taxed

This chart compares the growth of annual 4% distributions made by a Trust when using the actual annual S&P 500 index performance of the 30 year period of 1973-2002 in a Taxable environment (20% capital gains on 25% turnover) Vs. a Non-Taxable environment.

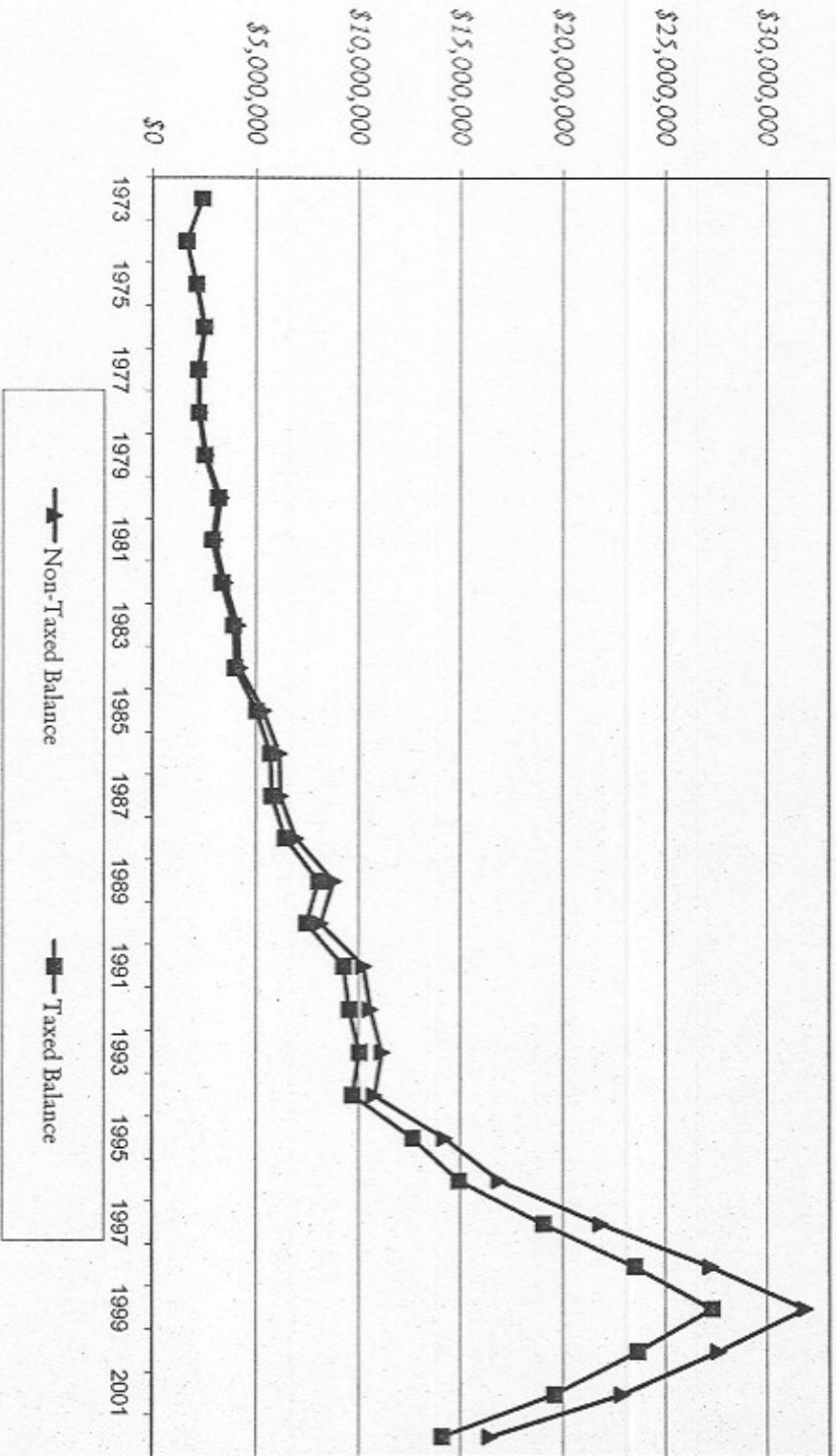


Aug-90

Actual S&P 500 Performance 1973-2002: Taxed Scenario Vs. Non-Taxed

This chart shows the account growth on a Trust using the actual annual S&P 500 index performance of the 30 year period of 1973-2002 in a Taxable environment (20% capital gains on 25% turnover) Vs. a Non-Taxable environment.

End of Year Account Balance Comparison



AJG-91