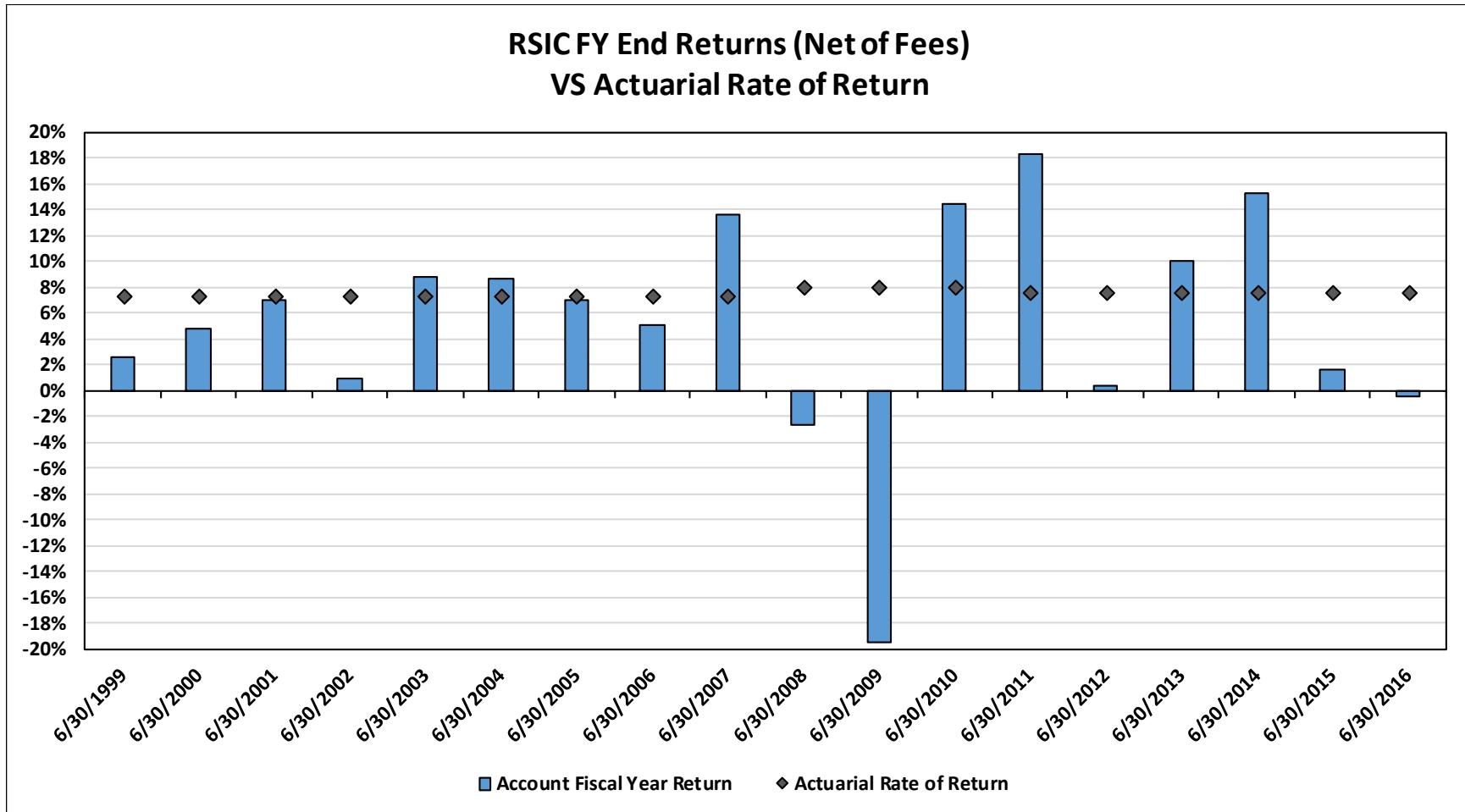
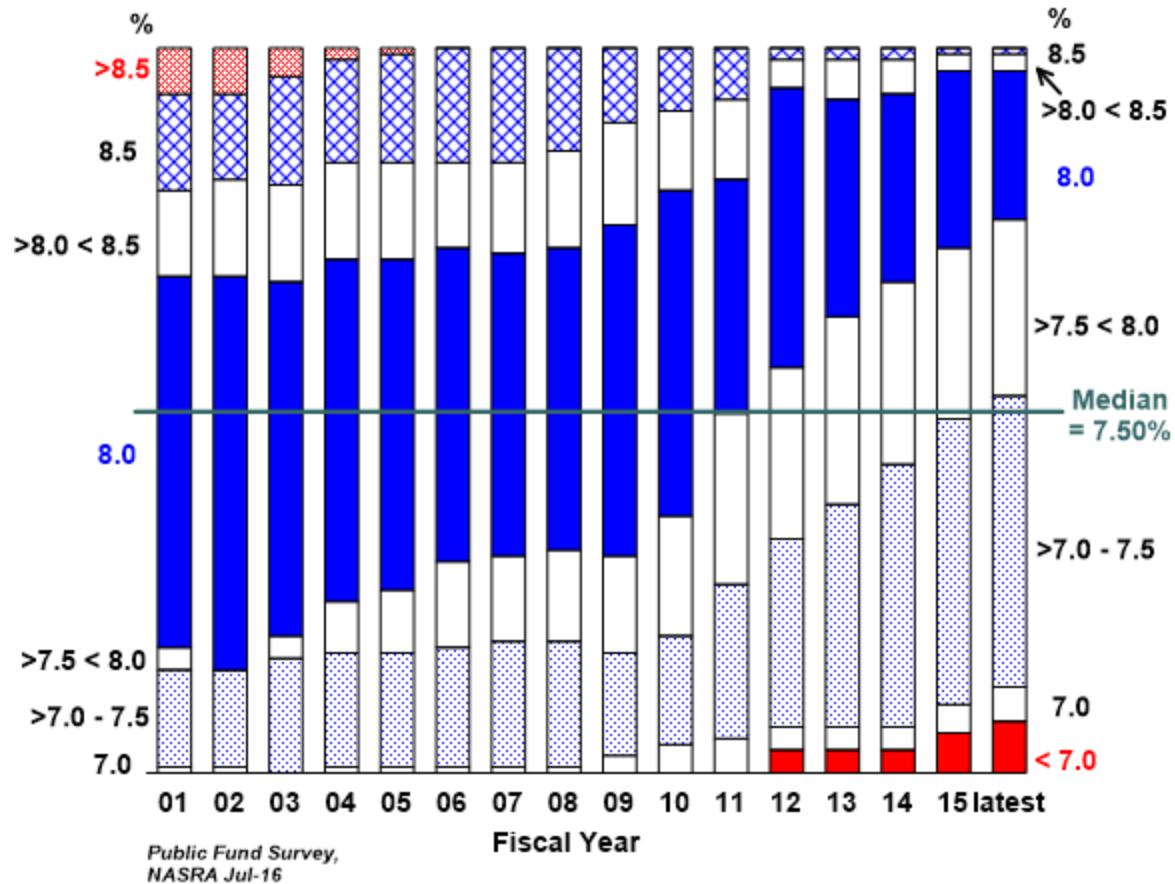


Annual Returns vs. Assumed Rates



Historical Assumed Rates of Return



RSIC: FY '01 – FY '07: 7.25%
FY '08 – FY '10: 8%
FY '11 – Present: 7.5%