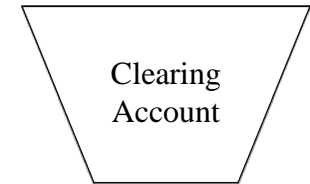
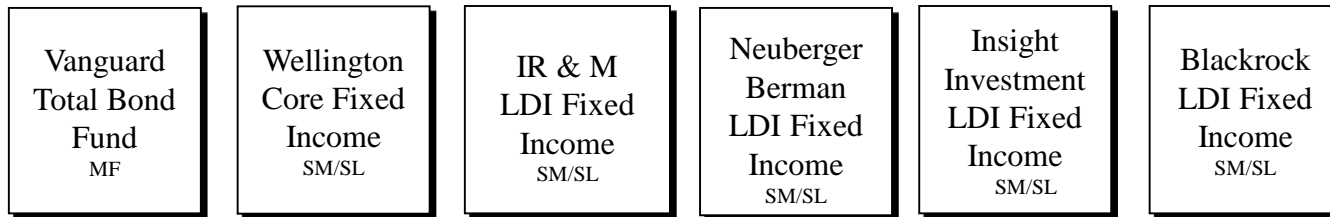


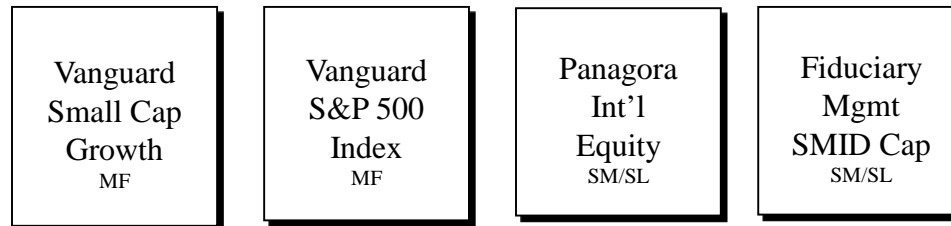
PREPAID PROGRAM ACCOUNT STRUCTURE



Fixed Income



Equities



Legend

SL = Participates in Securities Lending
SM = Separately Managed
MF = Mutual Fund