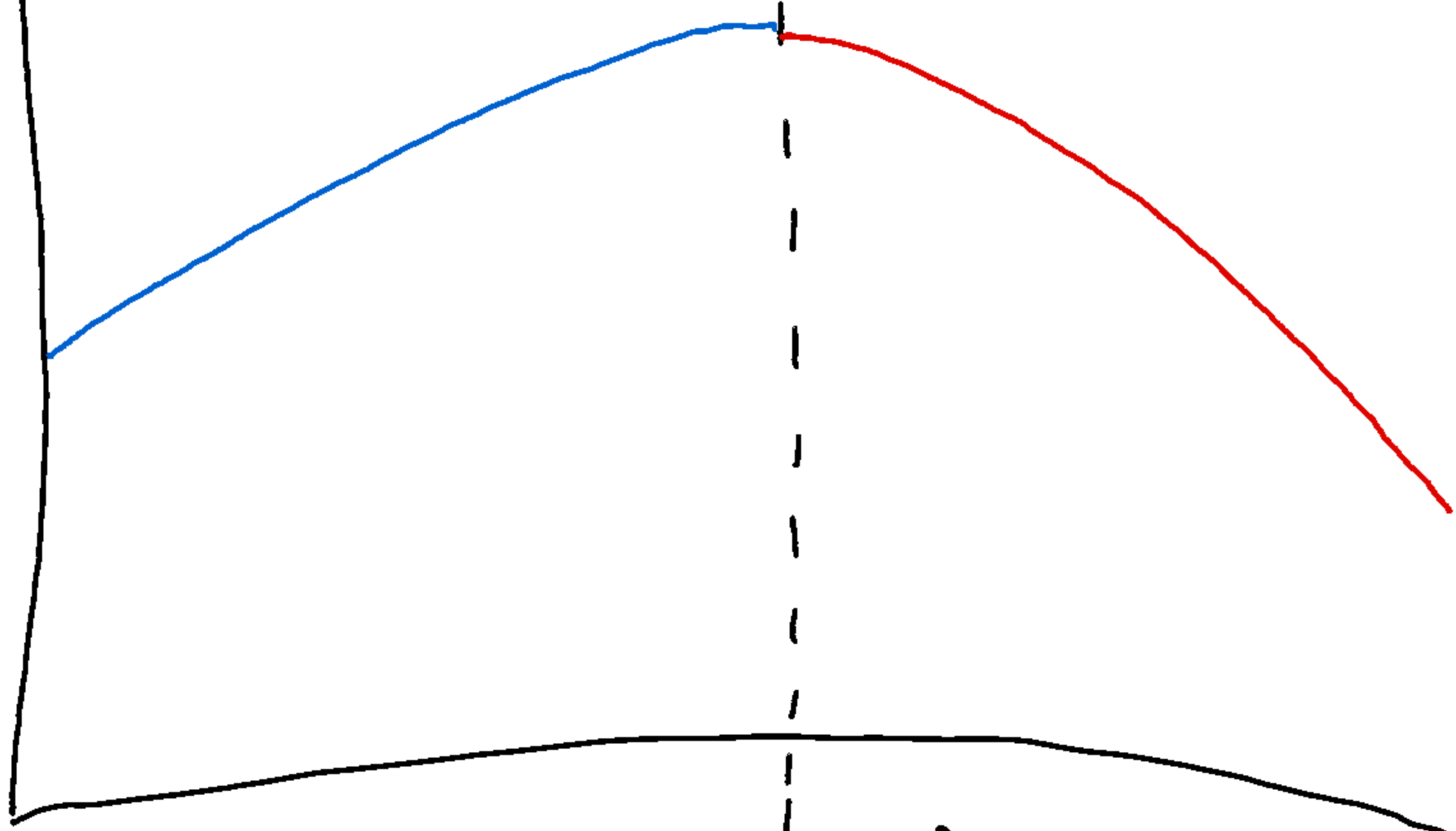


PAYCHECK COMFORT
ZONE

PAYCHECK ANXIETY.
ZONE



IN WORK

IN RETIREMENT.

— DAN HAYLETT