

This graph shows two retirement annuities that paid \$1,000 per month for life starting in 1998. The difference between the two annuities is that one is paid in Swiss francs (an annuity of CHF 1470 equaled \$1,000 in 1998).

All figures are expressed in terms of the purchasing power of 1998 dollars.

We see that by mid 2008, the Swiss annuity is delivering substantially more purchasing power in terms of 1998 dollars - even after taking U.S. inflation into account.

Swiss Annuity vs US dollar

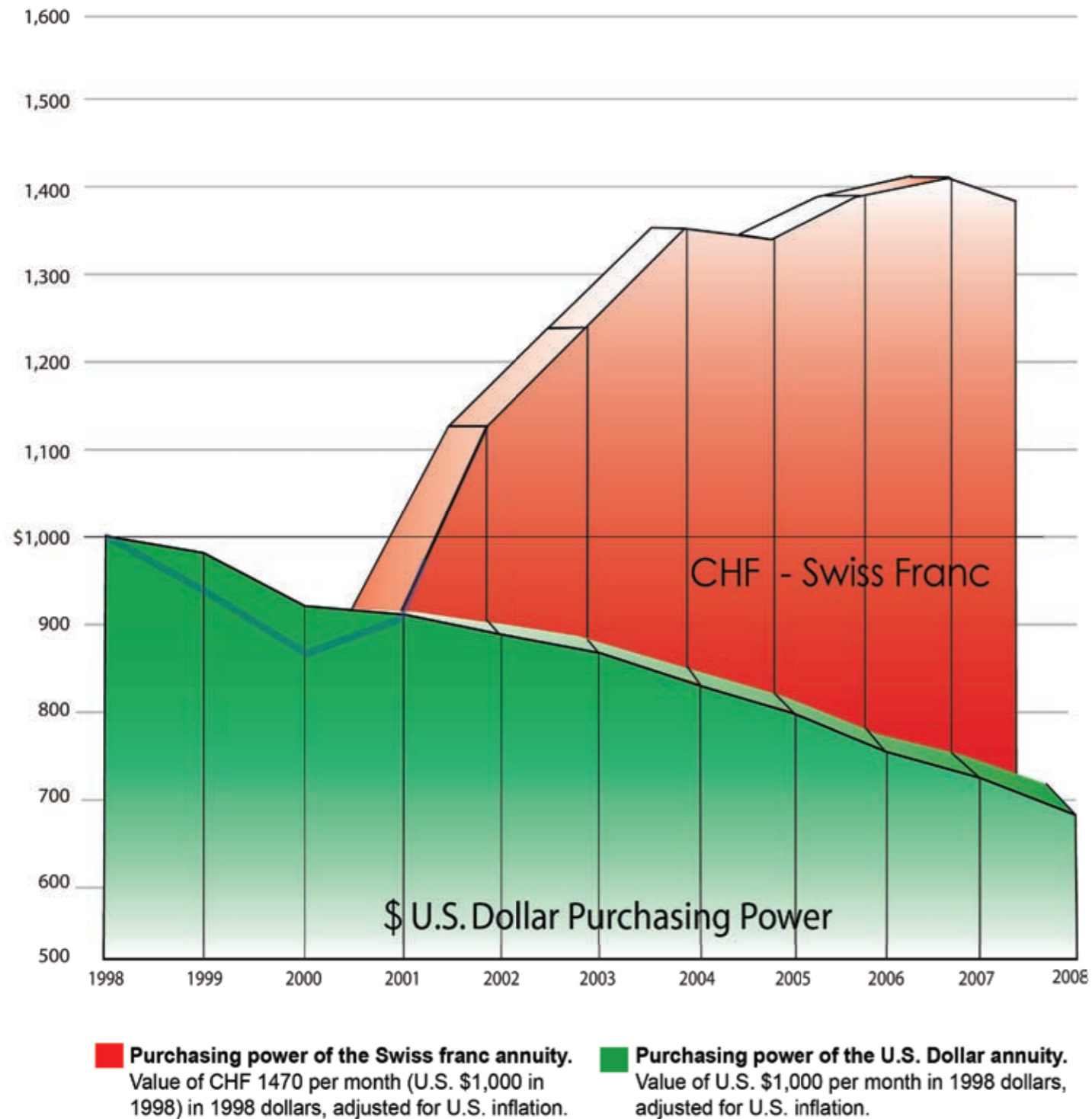
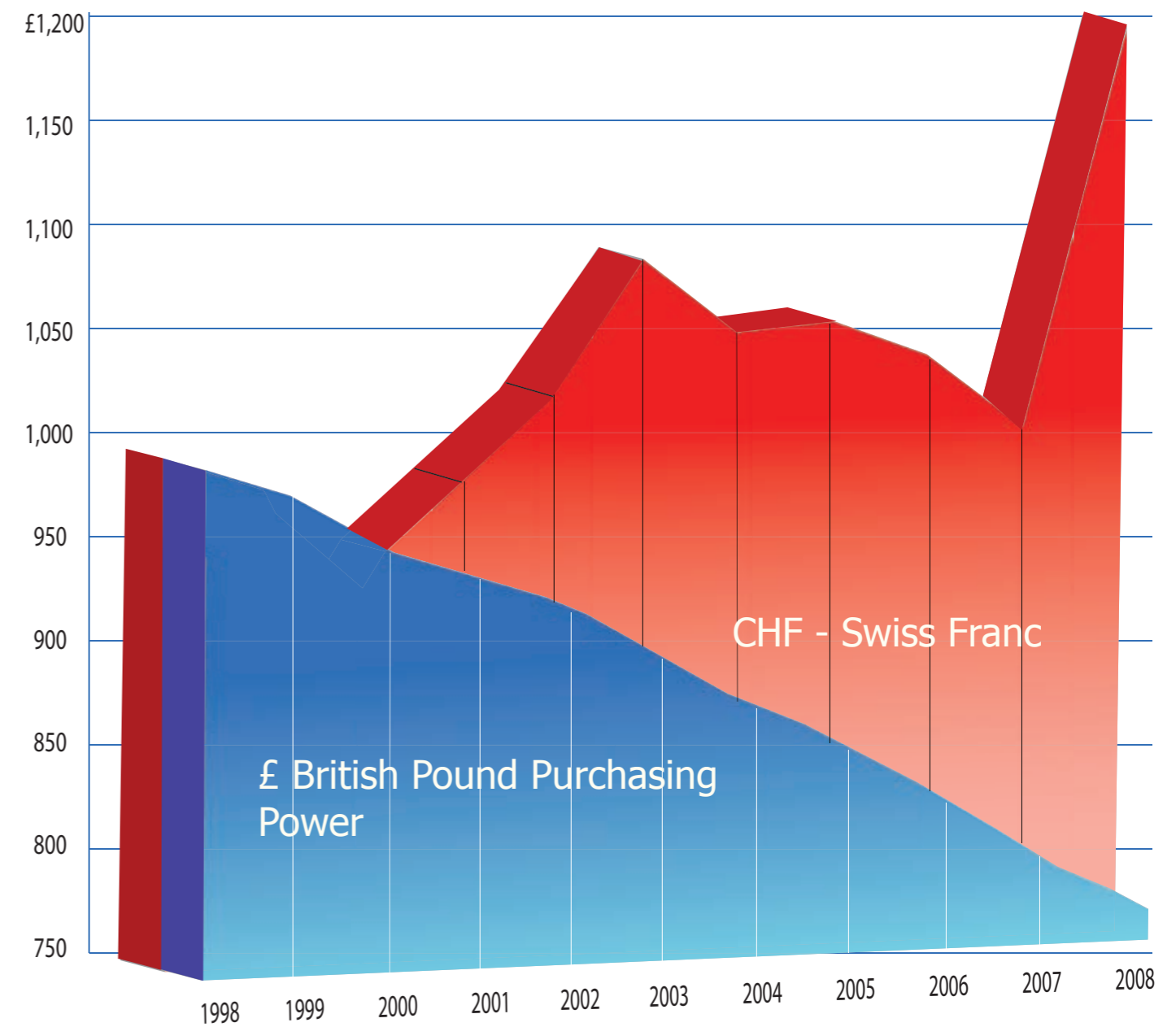


Exhibit 4

This graph shows two retirement annuities that paid £1,000 per month for life starting in 1998. The difference between the two annuities is that one is paid in Swiss francs. All figures are expressed in terms of the purchasing power of 1998 pounds.

Swiss Annuity vs British Pound



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Exhibit 5