

Illustration
Of a
Hypothetical Investment
(For Mortgage Planners)

Hypothetical Investment

prepared for
TEAM Plan
January 31, 2006

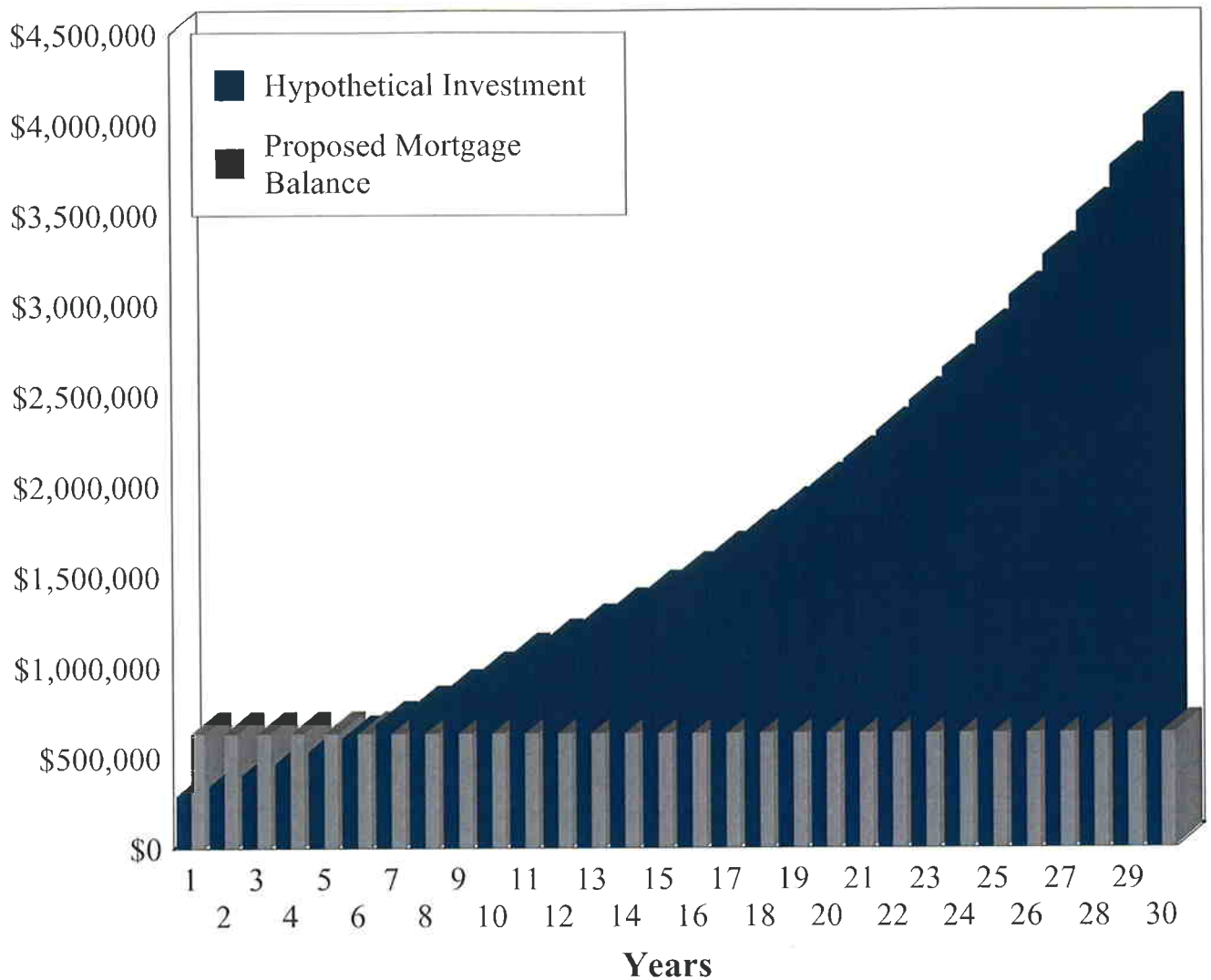
Investment Rate 7.300%	Age	End of Year	Payments	Account Value
	59	1	\$268,963	\$288,597
	60	2	\$31,674	\$343,651
	61	3	\$31,674	\$402,724
	62	4	\$31,674	\$466,109
	63	5	\$31,674	\$534,121
	64	6	\$31,674	\$607,098
	65	7	\$31,674	\$685,403
	66	8	\$31,674	\$769,424
	67	9	\$31,674	\$859,578
	68	10	\$31,674	\$956,313
	69	11	\$30,424	\$1,058,769
	70	12	\$0	\$1,136,059
	71	13	\$0	\$1,218,992
	72	14	\$0	\$1,307,978
	73	15	\$0	\$1,403,460
	74	16	\$0	\$1,505,913
	75	17	\$0	\$1,615,845
	76	18	\$0	\$1,733,801
	77	19	\$0	\$1,860,369
	78	20	\$0	\$1,996,176
	79	21	\$0	\$2,141,896
	80	22	\$0	\$2,298,255
	81	23	\$0	\$2,466,027
	82	24	\$0	\$2,646,047
	83	25	\$0	\$2,839,209
	84	26	\$0	\$3,046,471
	85	27	\$0	\$3,268,864
	86	28	\$0	\$3,507,491
	87	29	\$0	\$3,763,537
	88	30	\$0	\$4,038,276
Total:			\$584,454	

Notes:

- a. This is not a contract and does not represent any particular product.
- b. The values illustrated are based off of a hypothetical investment crediting 7.300%.

Asset Crossover Graph

prepared for
TEAM Plan
January 31, 2006



Notes:

- a. This Asset Crossover Graph illustrates the year that the Hypothetical Investment Value exceeds the mortgage balance.
- b. Hypothetical Investment values are based on an interest rate of 7.300%.
This does not represent any actual investment.

Projected Net Worth Illustration

prepared for
TEAM Plan
January 31, 2006

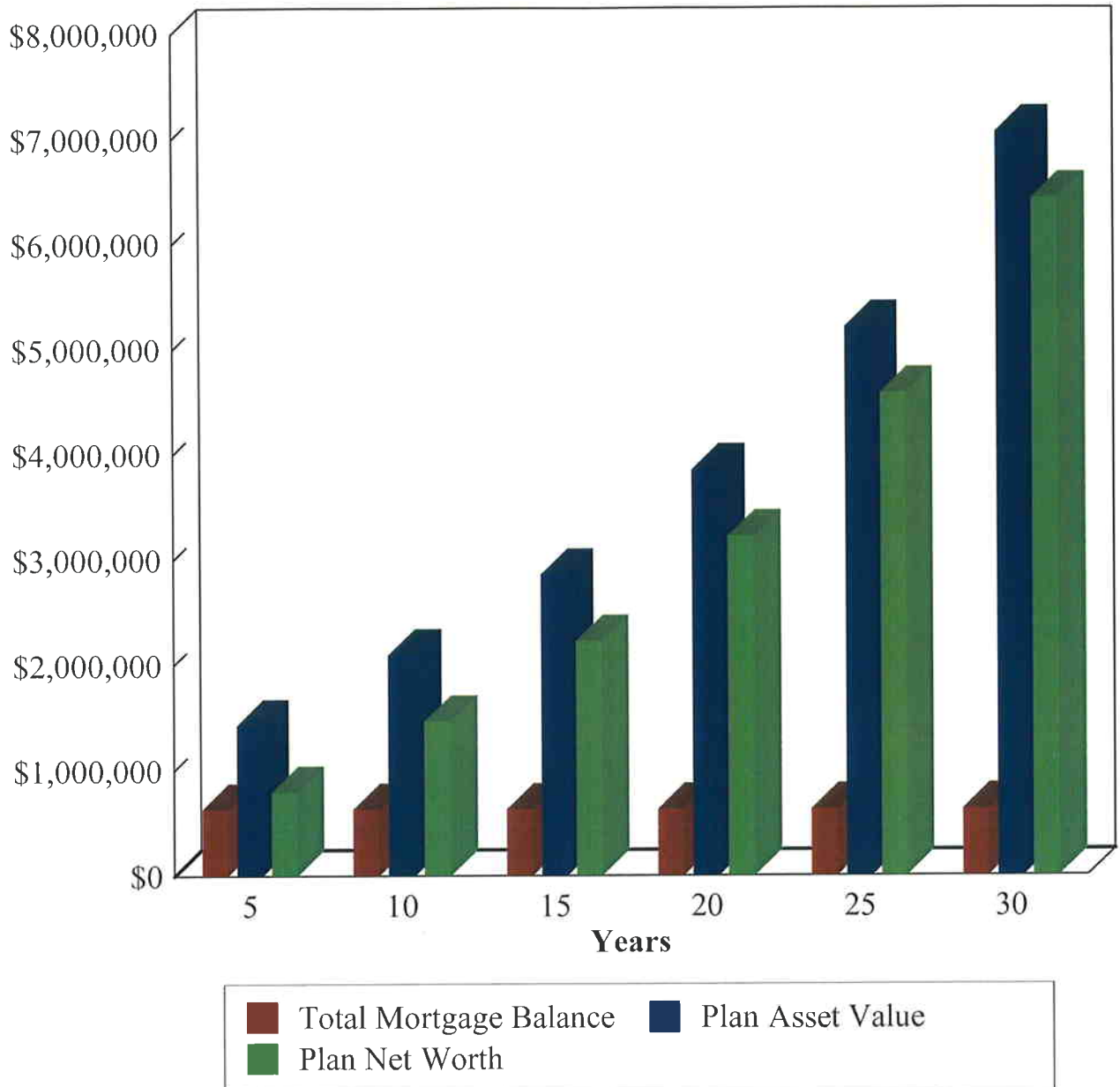
End Of Year	Property Value	Hypothetical Investment	Plan Asset Value	Total Mortgage Balance	Plan Net Worth
1	\$735,000	\$288,597	\$1,023,597	\$630,000	\$393,597
2	\$771,750	\$343,651	\$1,115,401	\$630,000	\$485,401
3	\$810,338	\$402,724	\$1,213,062	\$630,000	\$583,061
4	\$850,854	\$466,109	\$1,316,964	\$630,000	\$686,963
5	\$893,397	\$534,121	\$1,427,518	\$630,000	\$797,518
6	\$938,067	\$607,098	\$1,545,165	\$630,001	\$915,165
7	\$984,970	\$685,403	\$1,670,373	\$630,001	\$1,040,373
8	\$1,034,219	\$769,424	\$1,803,642	\$630,001	\$1,173,642
9	\$1,085,930	\$859,578	\$1,945,508	\$630,001	\$1,315,507
10	\$1,140,226	\$956,313	\$2,096,539	\$630,001	\$1,466,538
11	\$1,197,238	\$1,058,769	\$2,256,007	\$630,001	\$1,626,005
12	\$1,257,099	\$1,136,059	\$2,393,159	\$630,001	\$1,763,157
13	\$1,319,954	\$1,218,992	\$2,538,946	\$630,002	\$1,908,944
14	\$1,385,952	\$1,307,978	\$2,693,930	\$630,002	\$2,063,928
15	\$1,455,250	\$1,403,460	\$2,858,710	\$630,002	\$2,228,708
16	\$1,528,012	\$1,505,913	\$3,033,925	\$630,002	\$2,403,923
17	\$1,604,413	\$1,615,845	\$3,220,257	\$630,003	\$2,590,255
18	\$1,684,633	\$1,733,801	\$3,418,435	\$630,003	\$2,788,432
19	\$1,768,865	\$1,860,369	\$3,629,234	\$630,003	\$2,999,231
20	\$1,857,308	\$1,996,176	\$3,853,484	\$630,003	\$3,223,481
21	\$1,950,174	\$2,141,896	\$4,092,070	\$630,004	\$3,462,067
22	\$2,047,683	\$2,298,255	\$4,345,937	\$630,004	\$3,715,933
23	\$2,150,067	\$2,466,027	\$4,616,094	\$630,004	\$3,986,090
24	\$2,257,570	\$2,646,047	\$4,903,617	\$630,005	\$4,273,613
25	\$2,370,448	\$2,839,209	\$5,209,657	\$630,005	\$4,579,652
26	\$2,488,971	\$3,046,471	\$5,535,442	\$630,006	\$4,905,436
27	\$2,613,419	\$3,268,864	\$5,882,283	\$630,006	\$5,252,277
28	\$2,744,090	\$3,507,491	\$6,251,581	\$630,007	\$5,621,574
29	\$2,881,295	\$3,763,537	\$6,644,832	\$630,007	\$6,014,825
30	\$3,025,360	\$4,038,276	\$7,063,635	\$630,008	\$6,433,628

Notes:

- a. Property Value assumes a 5.000% annual appreciation rate.
- b. Hypothetical Investment assumes a 7.300% APR.
- c. Plan Asset Value equals Property Value plus Hypothetical Investment Value.
- d. Plan Net Worth equals Plan Asset Value less Total Mortgage Balance.

Projected Net Worth Graph

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Notes:

- a. Plan Asset Value equals Property Value plus Hypothetical Investment Value.
- b. Plan Net Worth equals Plan Asset Value less Total Mortgage Balance.