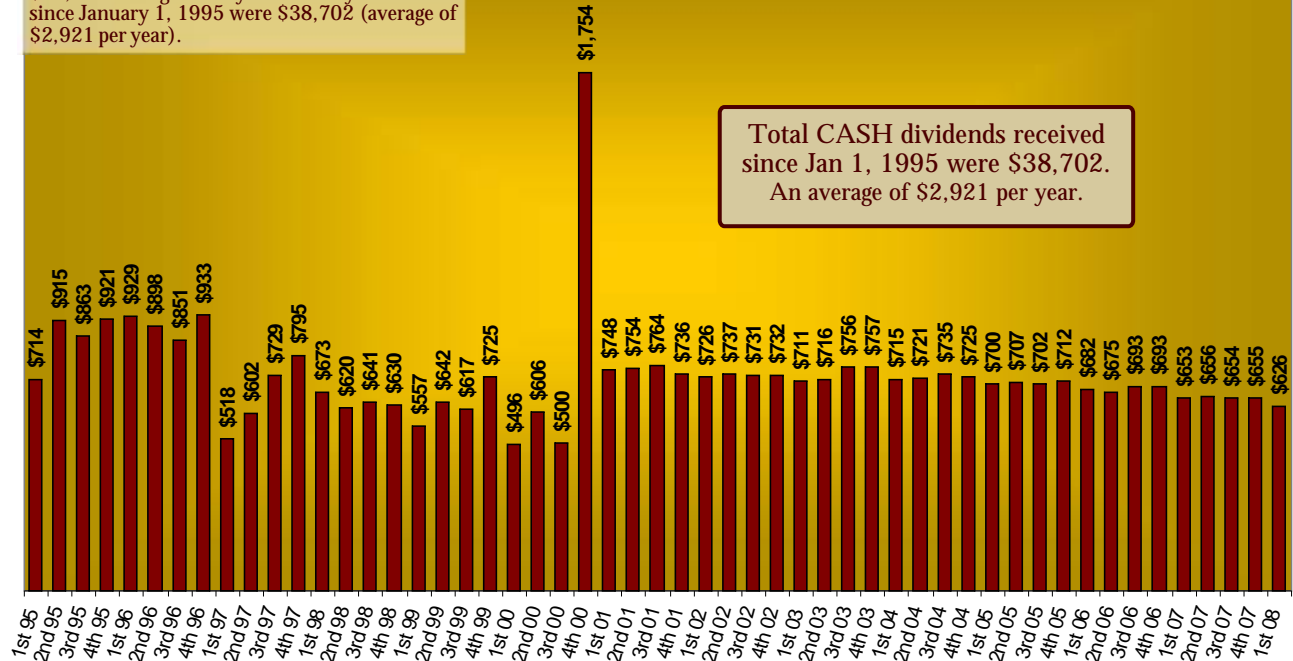


# 11.7%

average NET CASH return per year since 1995

## INCOME

CASH dividends to an investor who invested \$25,000 in Fisgard's 5-year maturity. Dividends since January 1, 1995 were \$38,702 (average of \$2,921 per year).



# 12.2%

average NET GROWTH per year since 1995

## GROWTH

RE-INVESTED dividends. \$25,000 in Fisgard's 5-year maturity starting January 1, 1995 grew to \$114,817 by March 31, 2008 (average growth of \$6,778 per year).

