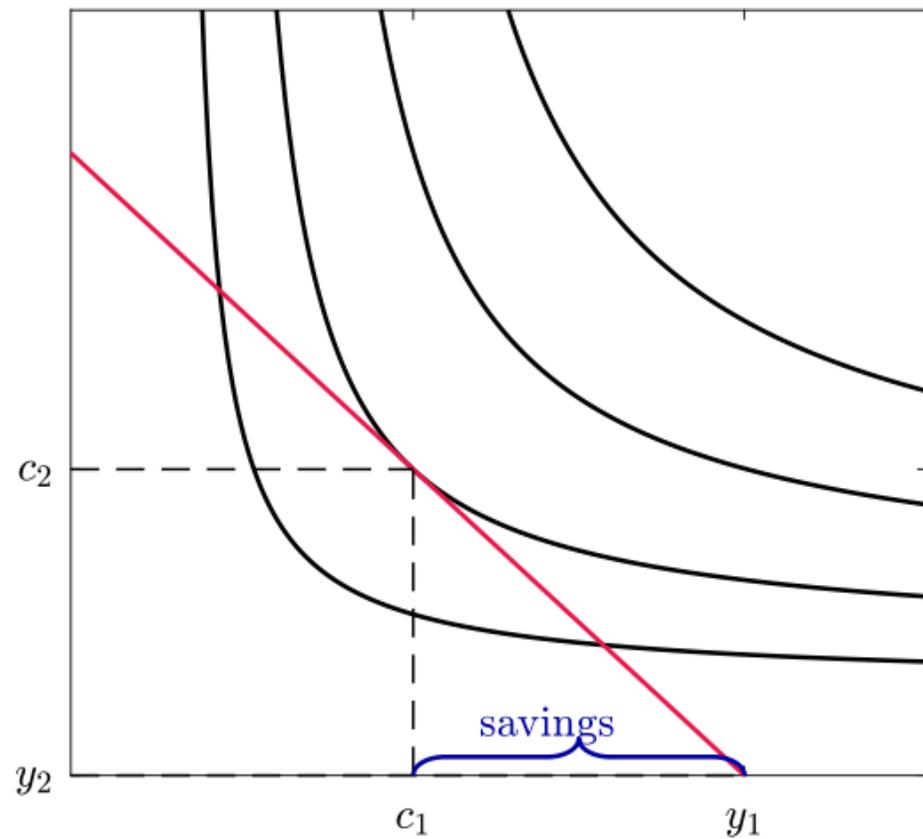


Saving for retirement



Optimism about Future Income

