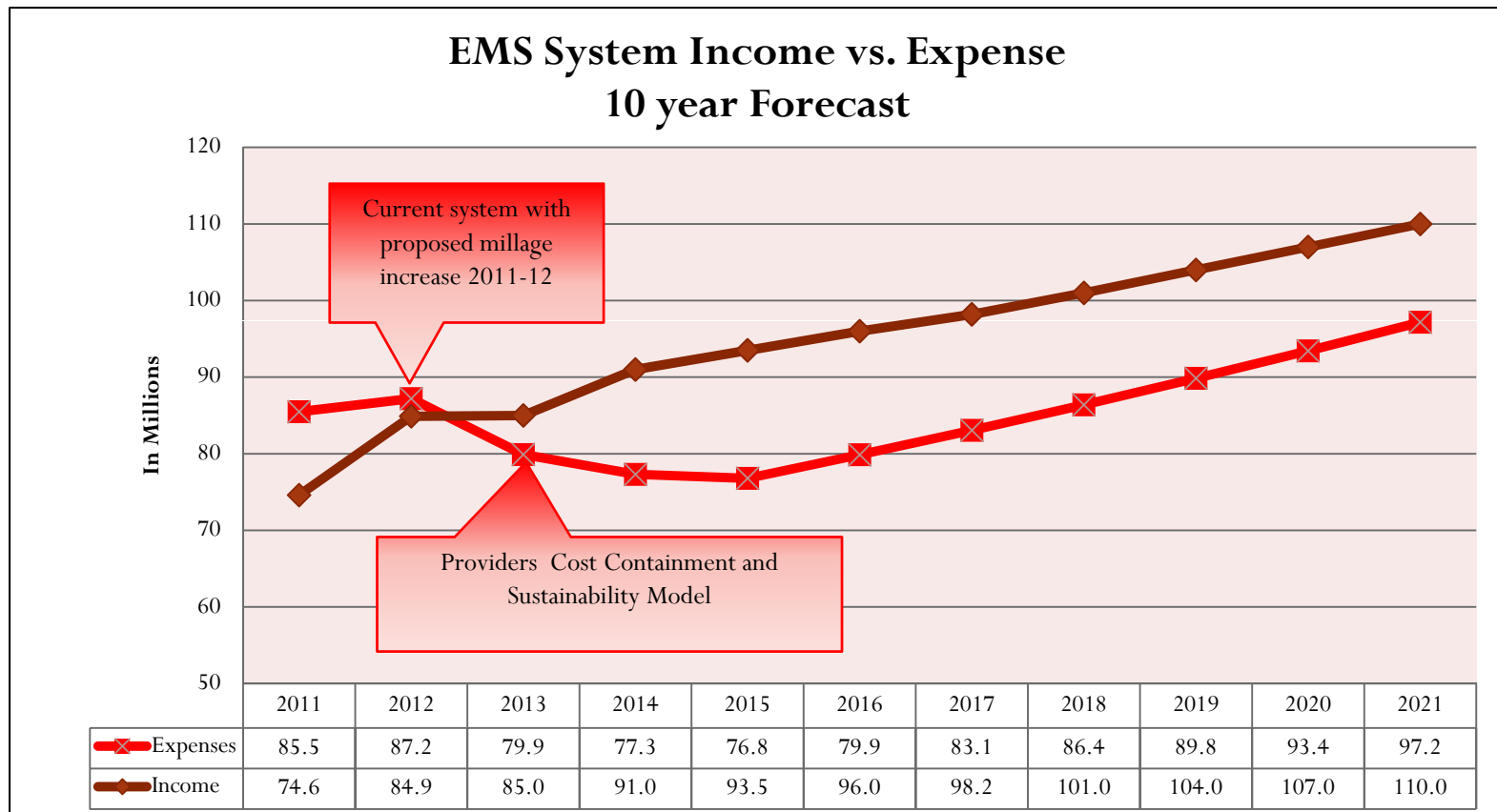


GOAL 4: PROVIDE SUSTAINABILITY



TO DEMONSTRATE SUSTAINABILITY THE FORECAST CHART ASSUMES REVENUE WILL GROW BY ONLY 2.5%, WHILE EXPENSES WILL INCREASE BY APPROXIMATELY 4 % AFTER THE FIRST THREE YEARS.