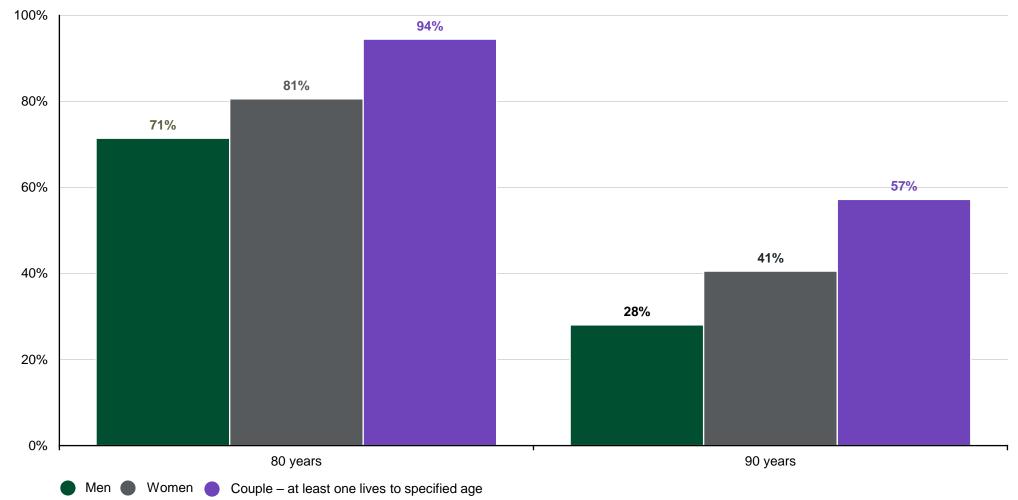


Life expectancy

Probability of reaching ages 80 and 90

Persons aged 65, by gender, and combined by couple



J.P.Morgan

ASSET MANAGEMENT