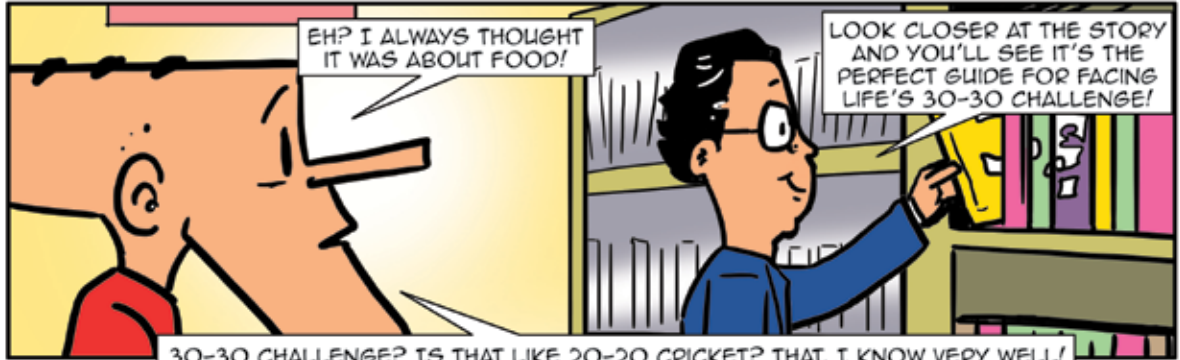


LOOK, SHE'S READING THE STORY OF THE ANT AND THE GRASSHOPPER! THAT WAS MY FAVOURITE CHILDHOOD STORY!

YOU KNOW, SUPPANDI, THAT STORY MAKES AN EXCELLENT CASE FOR INVESTING AND RETIREMENT PLANNING!



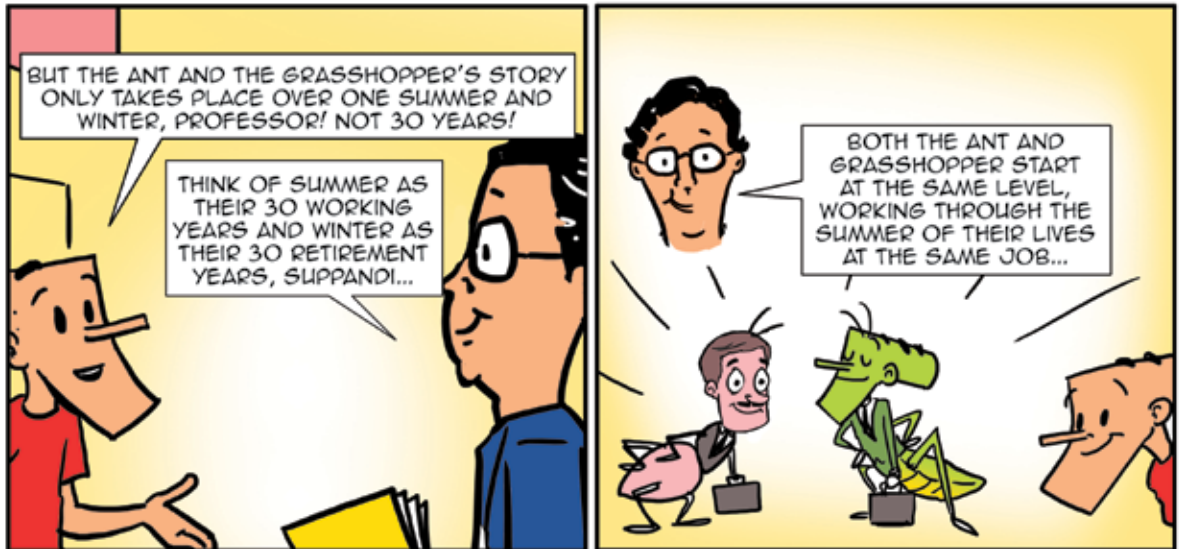
EH? I ALWAYS THOUGHT IT WAS ABOUT FOOD!

LOOK CLOSER AT THE STORY AND YOU'LL SEE IT'S THE PERFECT GUIDE FOR FACING LIFE'S 30-30 CHALLENGE!

30-30 CHALLENGE? IS THAT LIKE 20-20 CRICKET? THAT, I KNOW VERY WELL!



NO, SUPPANDI. WITH LONGER LIFESPANS TODAY, WE SPEND 30 YEARS ON AN AVERAGE WORKING AND ANOTHER 30 YEARS RETIRED. BASICALLY, YOUR 30 WORKING YEARS NEED TO FUND YOUR 30 YEARS OF RETIREMENT. HENCE, THE 30-30 CHALLENGE!



BUT THE ANT AND THE GRASSHOPPER'S STORY ONLY TAKES PLACE OVER ONE SUMMER AND WINTER, PROFESSOR! NOT 30 YEARS!

THINK OF SUMMER AS THEIR 30 WORKING YEARS AND WINTER AS THEIR 30 RETIREMENT YEARS, SUPPANDI...

BOTH THE ANT AND GRASSHOPPER START AT THE SAME LEVEL, WORKING THROUGH THE SUMMER OF THEIR LIVES AT THE SAME JOB...