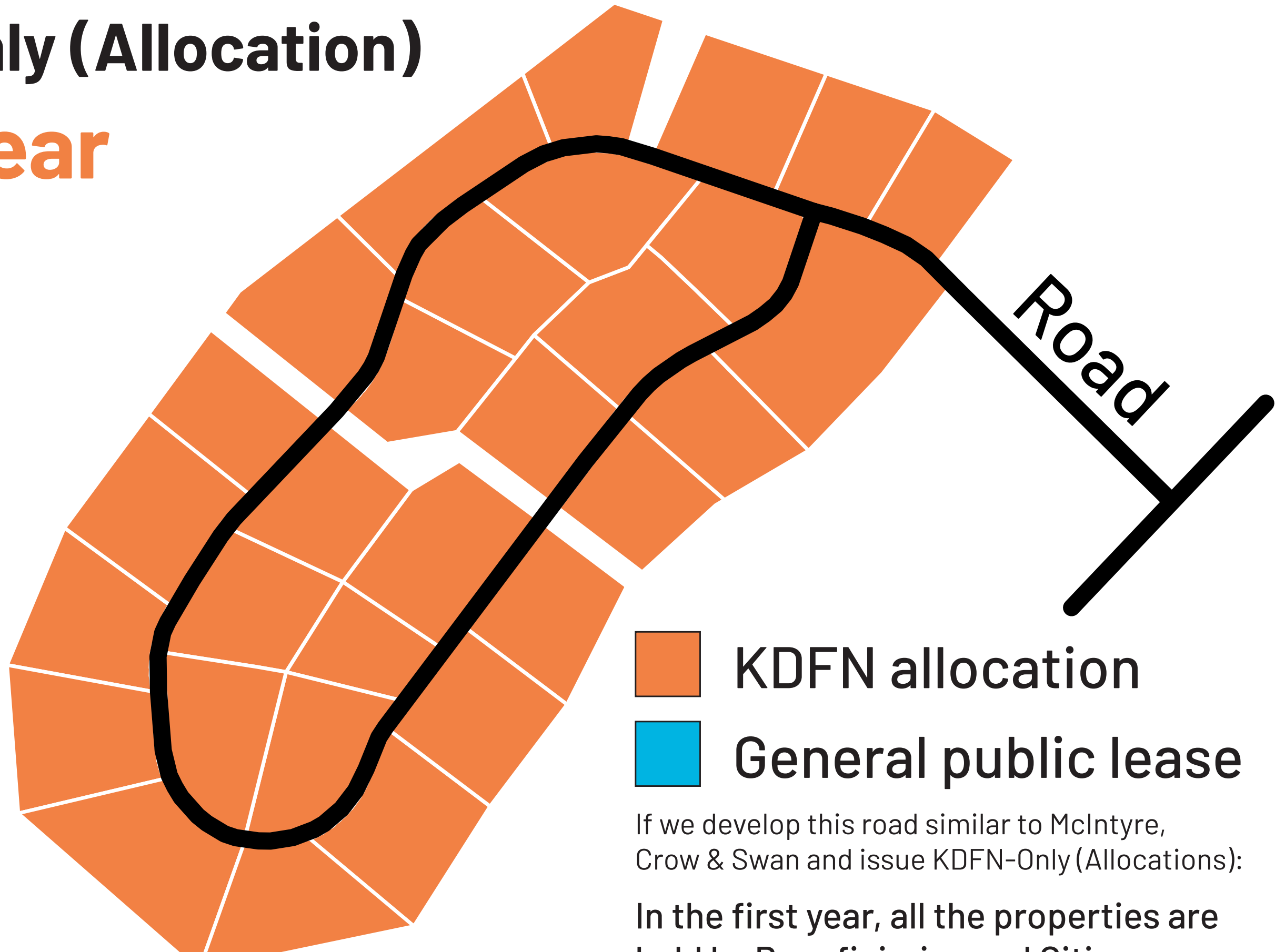


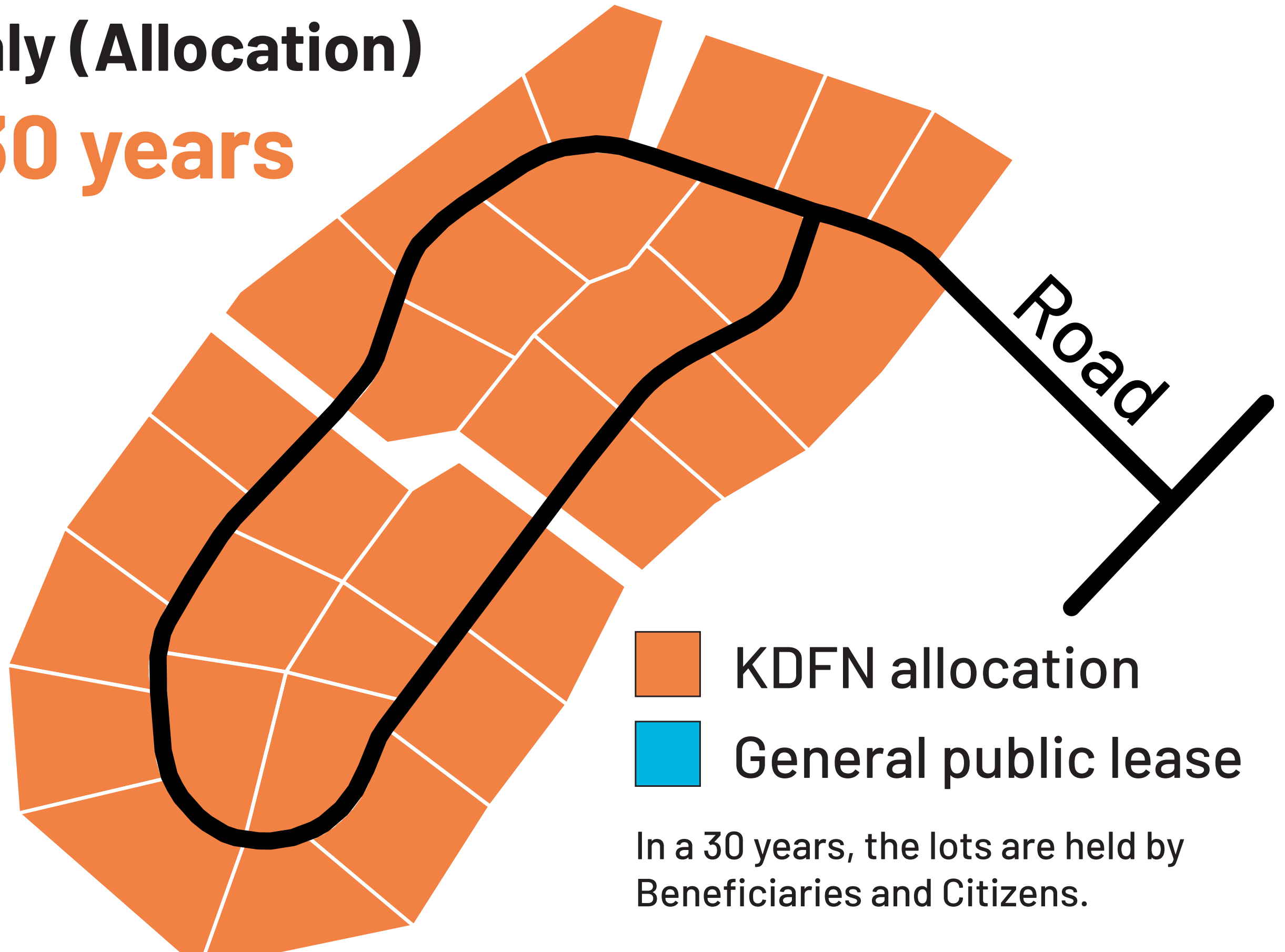
KDFN-Only (Allocation)

First year

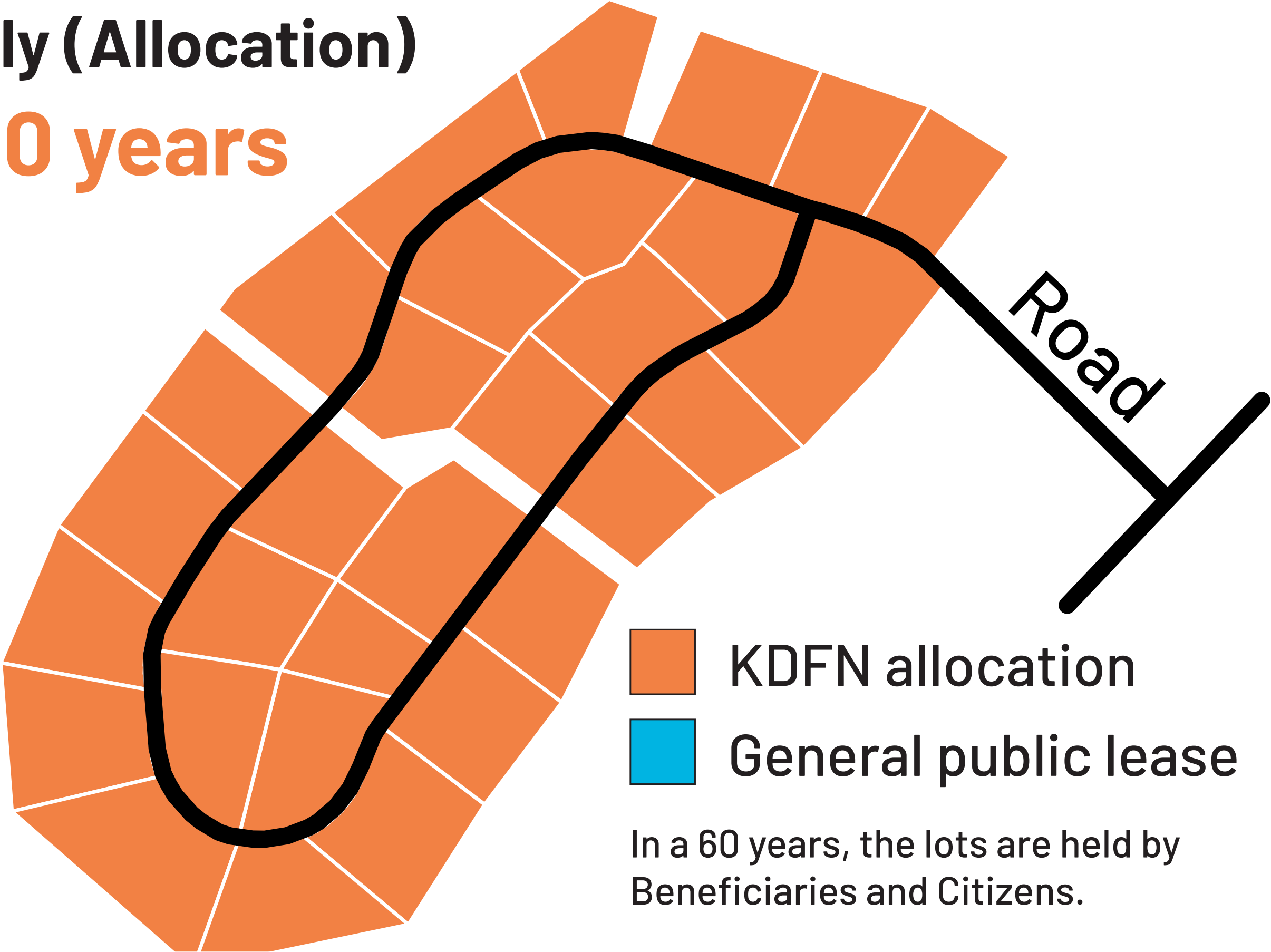


KDFN-Only (Allocation)

After 30 years



KDFN-Only (Allocation)
After 60 years



KDFN-Only (Allocation) After 100 years

