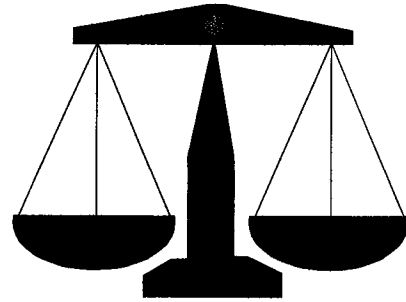


# ■ Legal Caution



The information contained in this presentation is intended to be of a general nature and is not intended as legal advice.

Each individual situation varies. This information may or may not be useful in your particular situation. Effective legal advice requires a comprehensive understanding of all the facts, thoughtful application of the law and an individualized analysis of options.

The information contained in this presentation is subject to change. Laws can be amended, added or repealed; policies can be changed by agencies; and court rulings can alter the meaning, impact and reach of laws.

Please consult the advice of your personal attorney before acting or relying on the information provided.