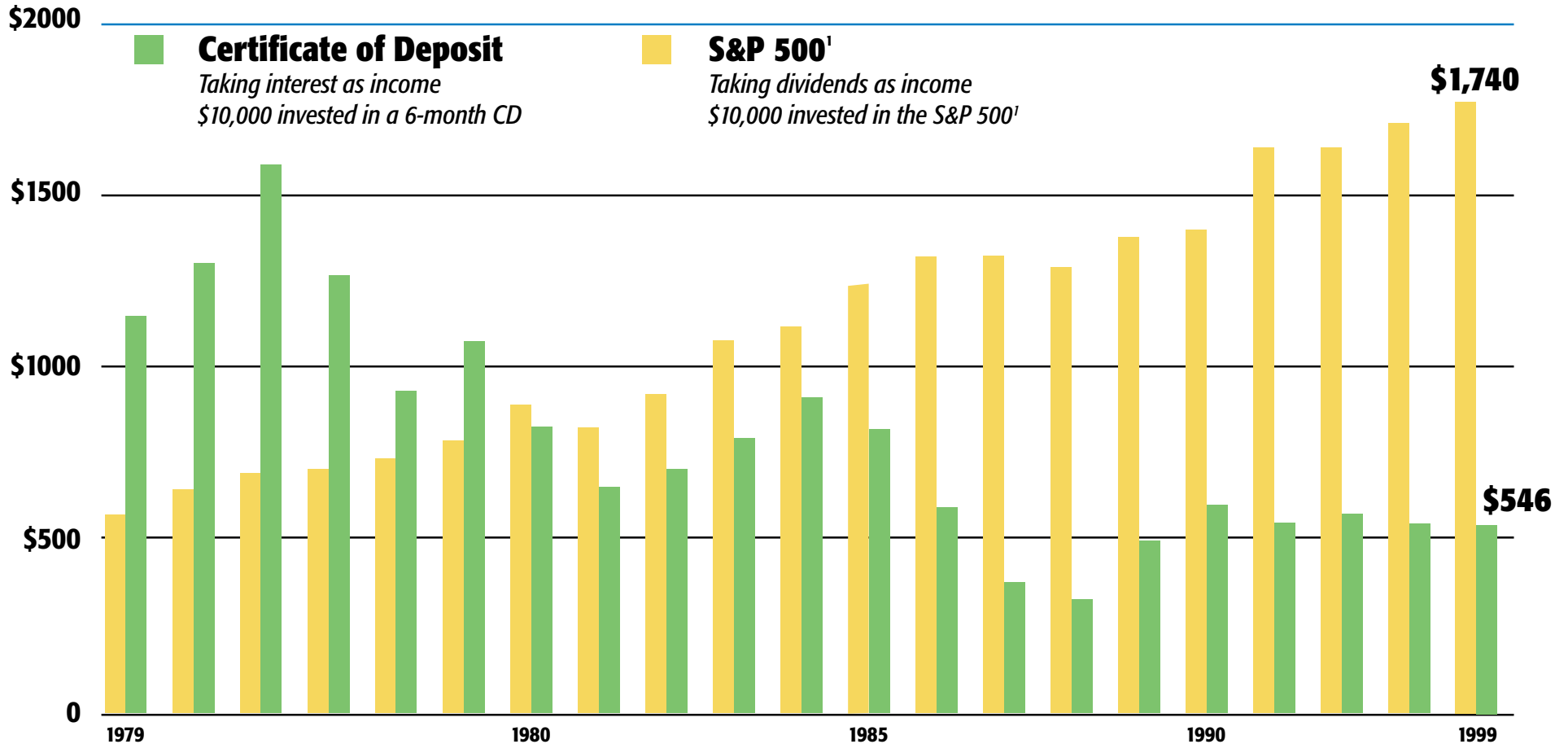


Living Off Interest vs. Living Off Dividends

Not FDIC Insured	May Lose Value
	No Bank Guarantee

Comparing the annual income from the dividends of the S&P 500 and the interest of a 6-month CD from 1979 to 1999.



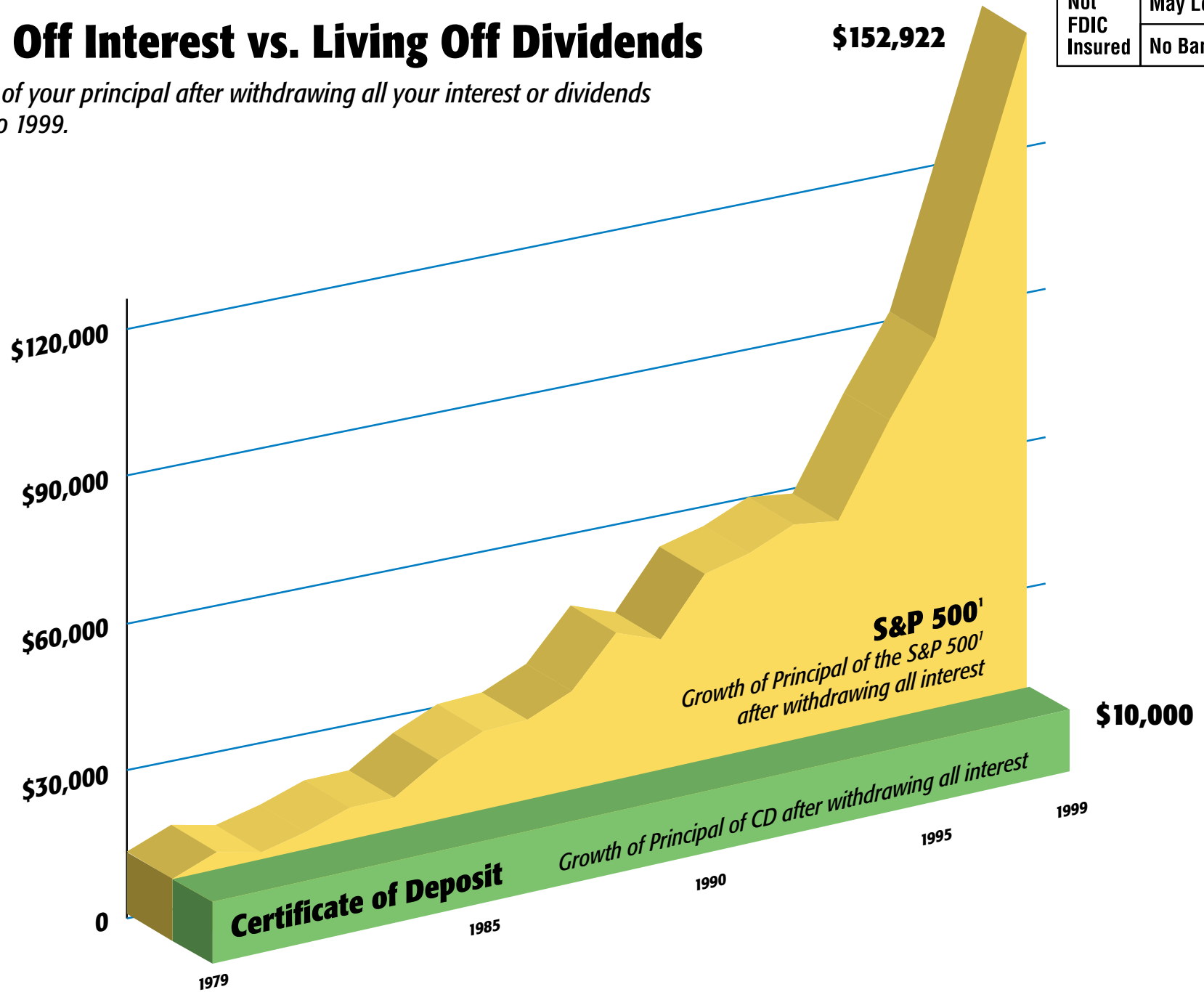
Past performance is not a guarantee of future results. Certificates of Deposit (for amounts less than \$100,000) are insured and offer a fixed rate of return if held to maturity. The principal value and dividend returns of the S&P 500 are not guaranteed and involve a significant degree of risk. 1. Performance based on the Standard and Poor's 500 Stock Index from 1975 – 1999, as reported by Ibbotson Associates, Inc., Chicago, 2000. 2. Interest based on the average 6-Month Certificate of Deposit as reported by the Board of Governors of the Federal Reserve System, Annual Statistical Digest, 1975 – 1999. The information contained herein is based on sources we believe are reliable; however, we cannot guarantee its accuracy. The information contained herein has been prepared for your use by Essex National Securities, member NASD-SIPC.

Living Off Interest vs. Living Off Dividends

\$152,922

Not FDIC Insured	May Lose Value
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The growth of your principal after withdrawing all your interest or dividends from 1979 to 1999.



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