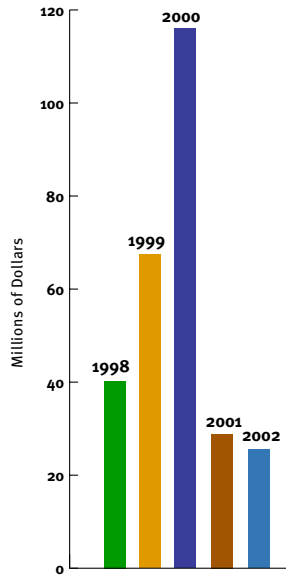


HIGHLIGHTS 2002

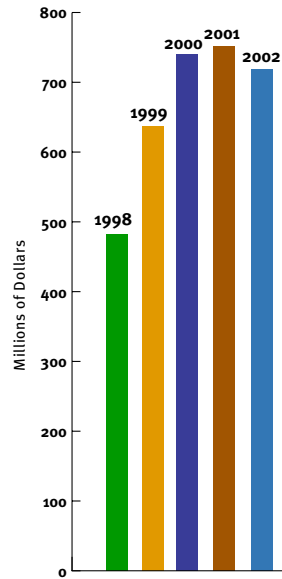
Investment Income

\$25,524,054



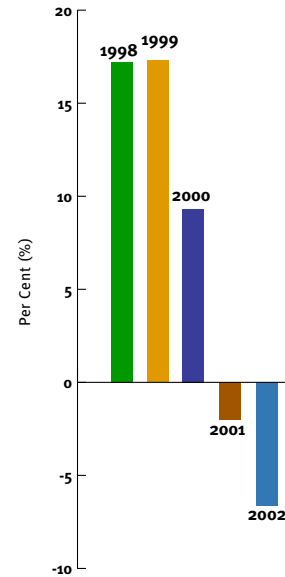
Invested Assets and Acrued Investment Income

\$718,570,955



Investment Performance - Annual TWRR

-6.64%

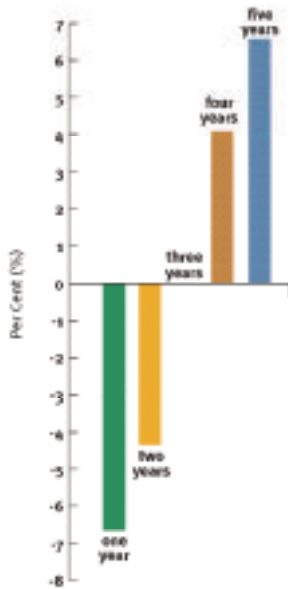


HIGHLIGHTS

2002

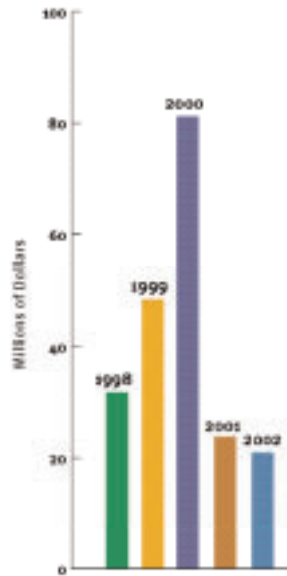
Investment Performance -
Annualized TWRR

6.57%



Distributions to
Beneficiaries

\$21,094,092



Capital Loans to
Beneficiaries

\$86,809,273

