

Exhibit 1

Net Benefit and Capital Profiles - \$10 Billion Manufacturer and \$10 Billion Retailer or Distributor, by Industry

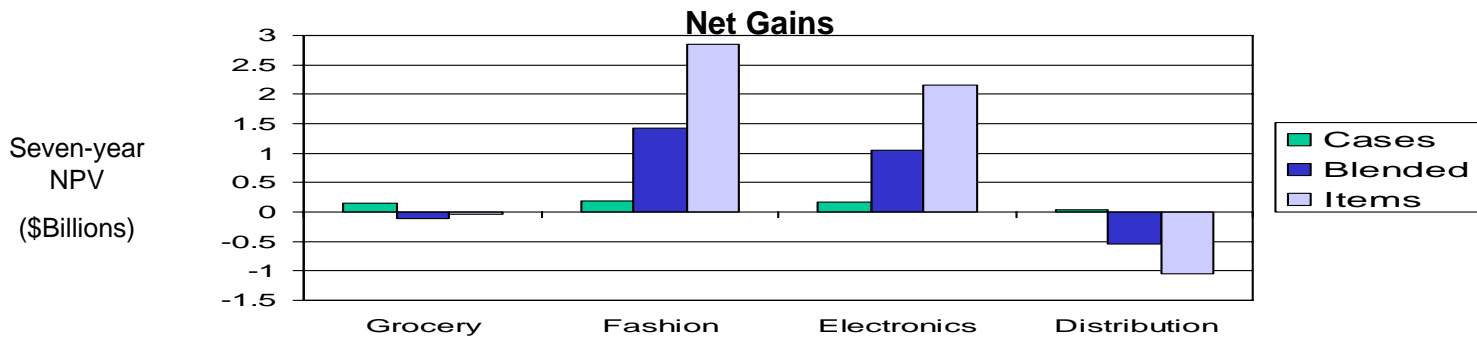
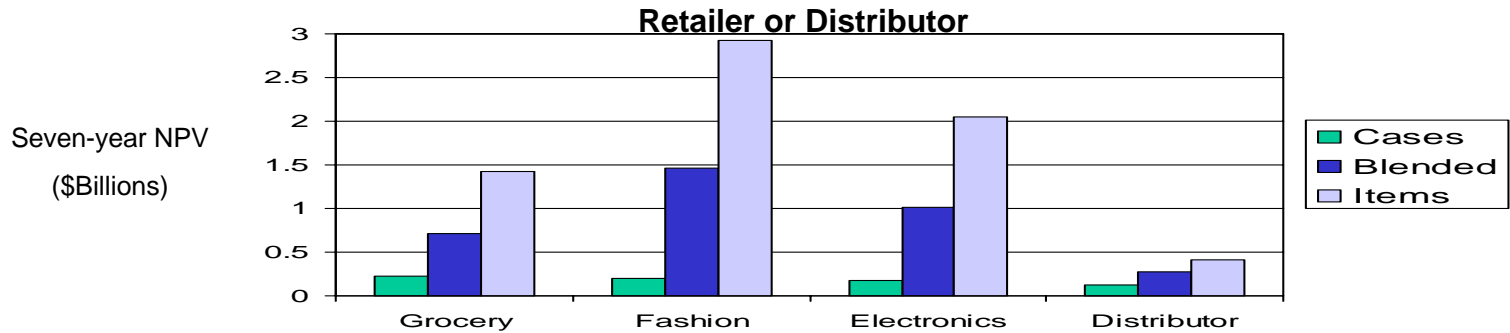
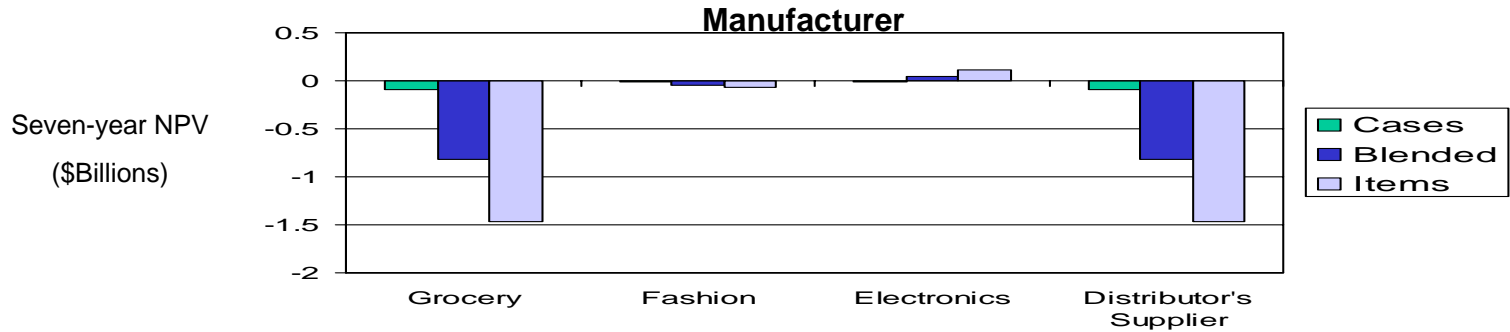
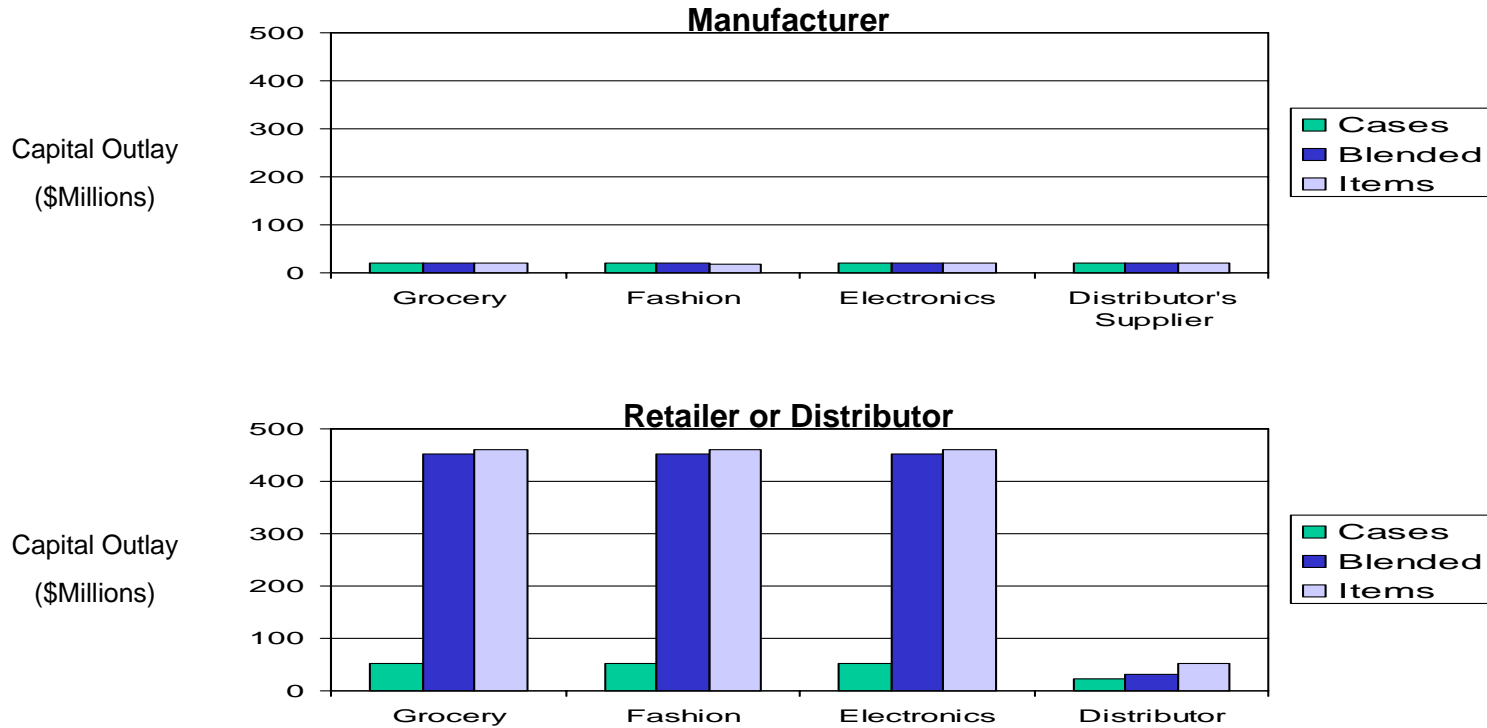


Exhibit 1, continued

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Source: Wass-Byrnes proprietary models
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