

Exhibit 3

Net Benefit and Capital Profiles - \$100 Million Manufacturer and \$100 Million Retailer or Distributor, by Industry

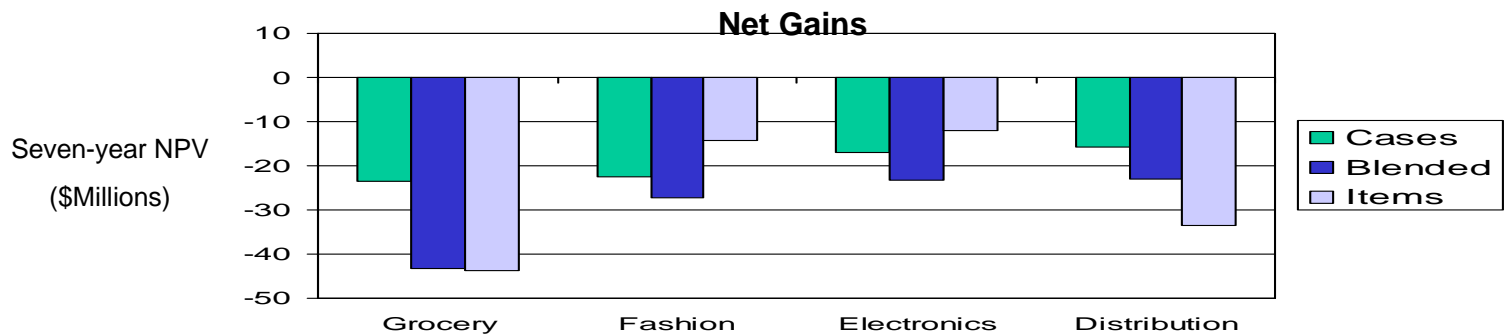
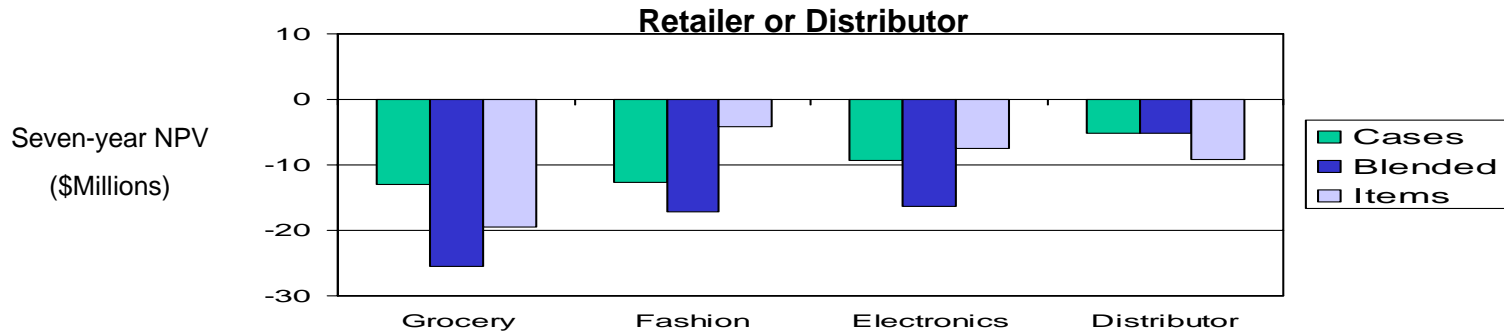
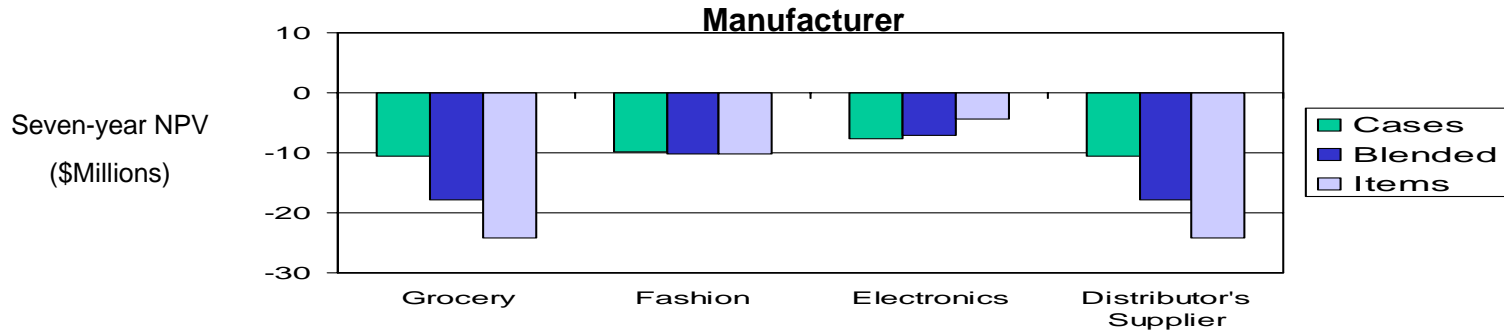
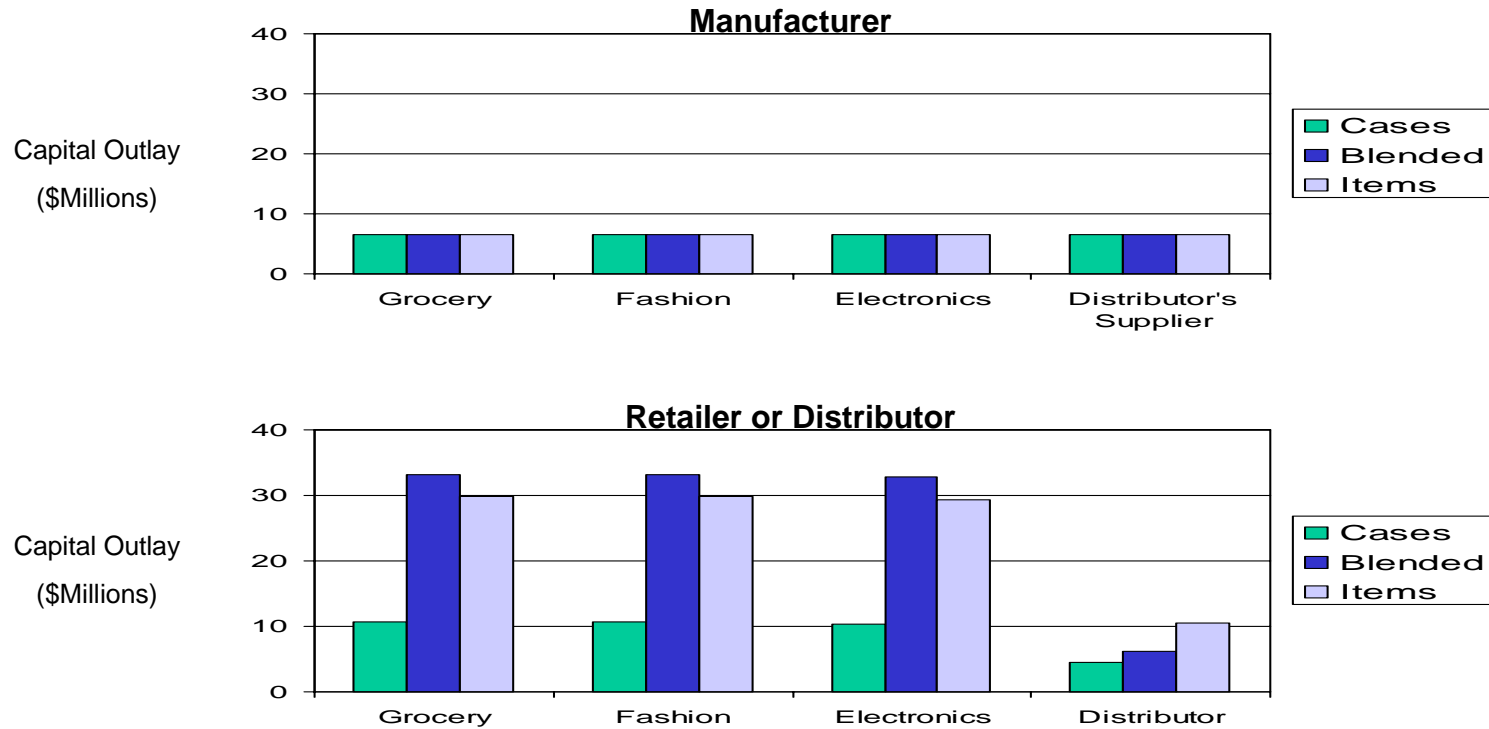


Exhibit 3, continued

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Source: Wass-Byrnes proprietary models

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