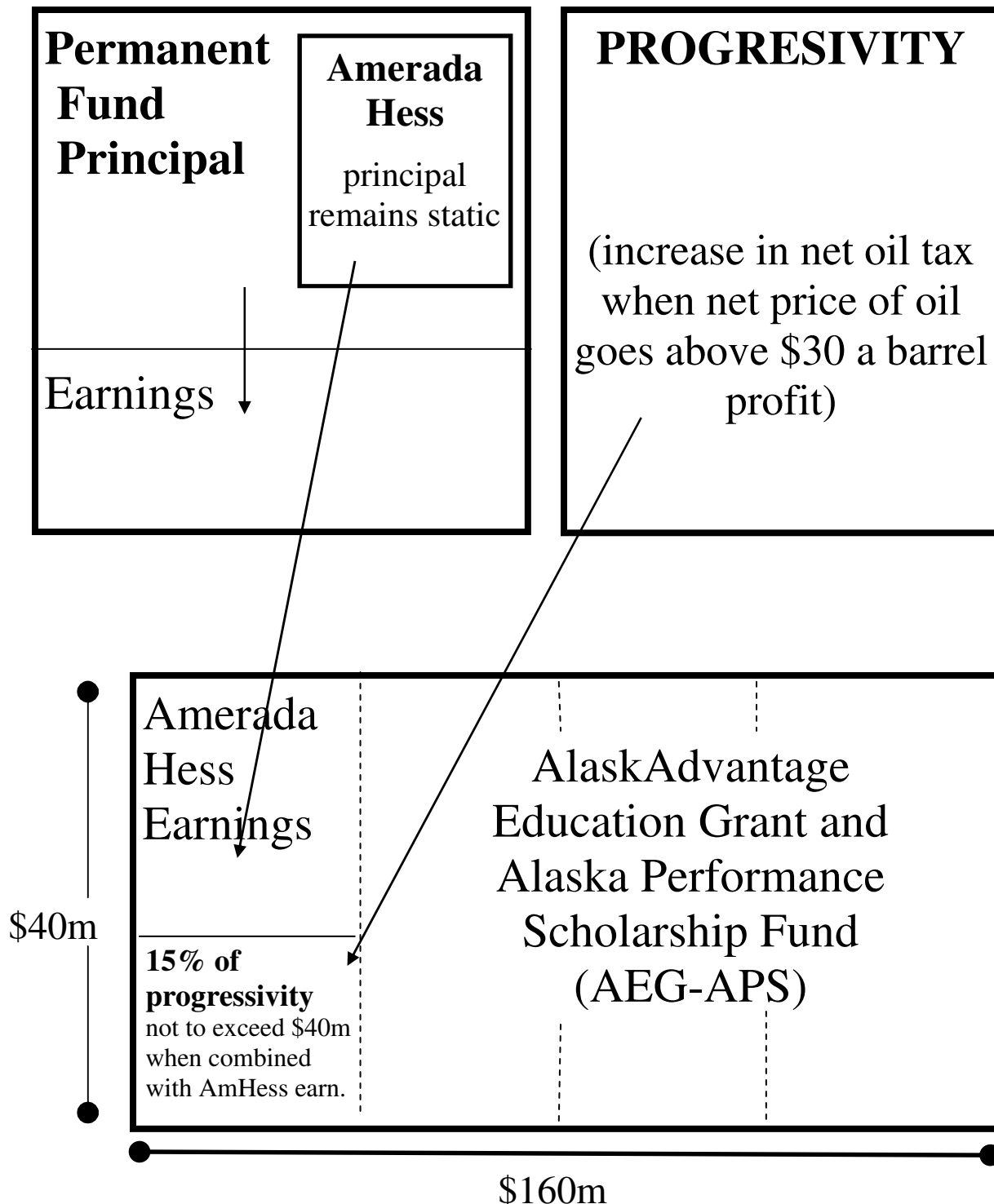


How AEG-APS Fund Works



There were no earnings directed from AmHess to the Capital Income Account in 2009 & 2010 due to realized losses in market crisis. Fiscal year 2011 earnings were used to pay back the AmHess principal until losses to the corpus are replaced. It is projected that under a "normal" income environment Am Hess will earn approximately 7%, or 22m a year. The year end balance of the fund was \$53.3m.