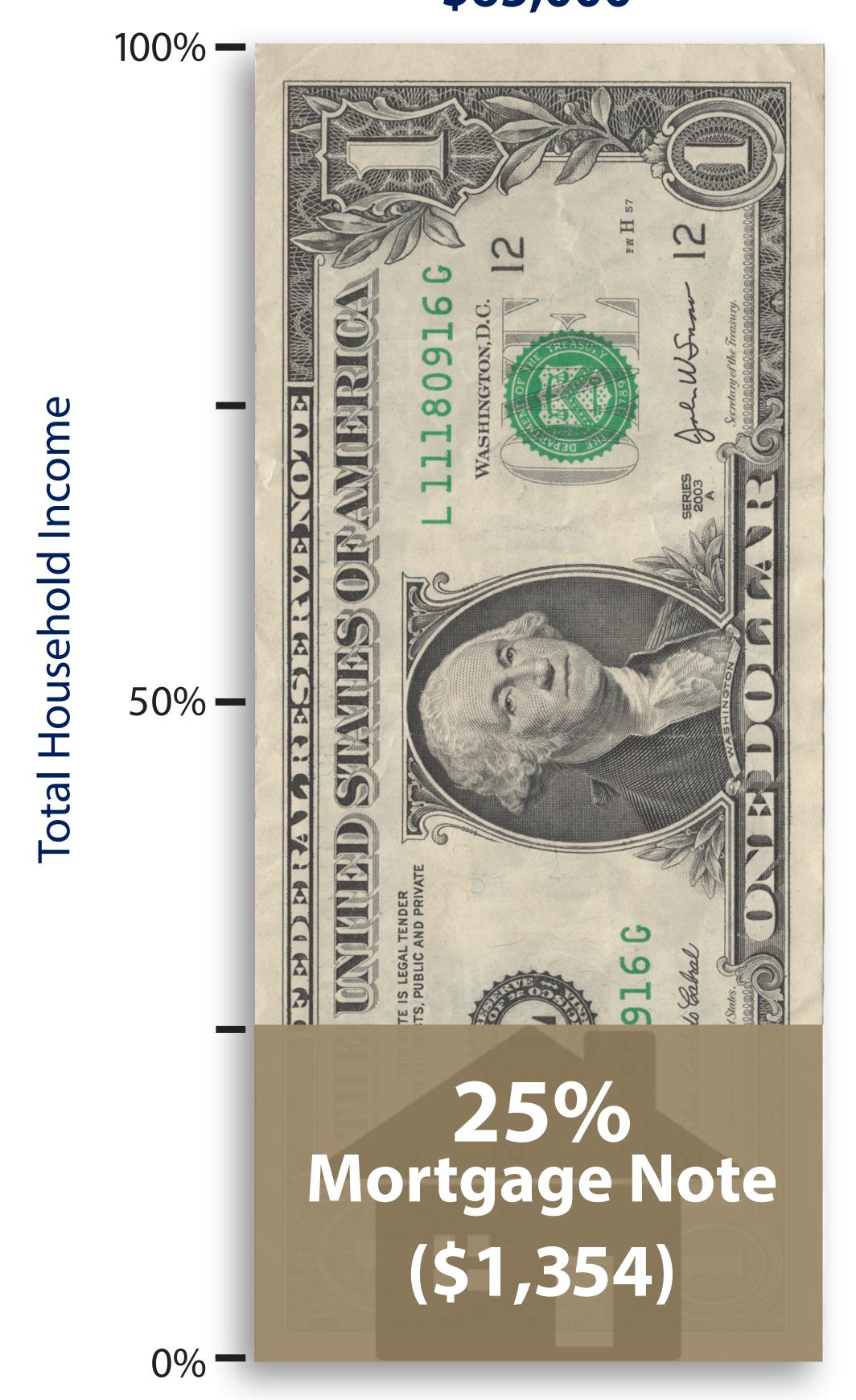


## LASERS The Franklin Family Louisiana State Employees' Retirement System

(Two income household)

**Combined Annual Salary:** \$65,000



The Franklins refinanced their home at a lower rate.

(Two income household)

**Combined Annual Salary:** \$65,000



One of the Franklins is no longer employed.

(One income household)

**Combined Annual Salary:** \$35,000

