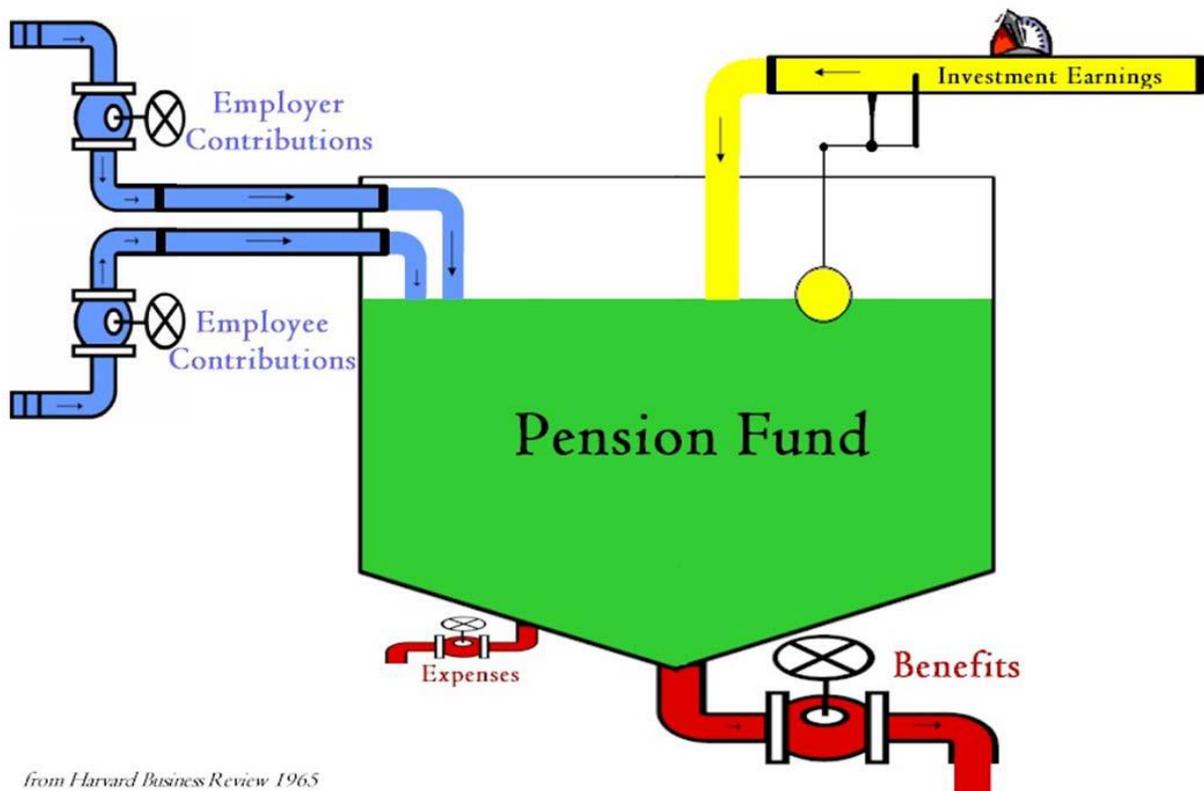


$$B = C + I - E$$

Benefits = Contributions + Investment Income - Expenses



*from Harvard Business Review 1965*