

Stock Highlight

Managed by Quadravest Capital Management Inc.

July 17, 2000

Stilwell Financial / Janus

STILWELL FINANCIAL SPUN OFF FROM KANSAS CITY SOUTHERN

American Income, Income Financial & AmeriStar to benefit through their holdings of KSU

Stilwell Financial, the holding company for Janus Mutual Funds, was recently spun-off from its parent company Kansas City Southern Industries.

The spin off was completed to realize shareholder value by creating two pure companies: Stilwell (Financial Services) and Kansas City Southern (Railroad).

Stilwell Financial's other holdings, in addition to Janus include; Berger LLC, Nelson Money Managers, and DST Systems.

Janus is one of the fastest growing money managers in the U.S. Earlier this year, Janus set a U.S. monthly sales record for its mutual funds and during the all important January – February period, Janus and Berger led all U.S. fund companies with approximately a 20% market share.

In addition, for the second year in a row Janus was named the #1 Fund Family in the U.S. by Mutual Funds Magazine (Berger #2).

American Income, Income Financial and AmeriStar hold Kansas City Southern as a core holding within the U.S. component of the Investment Management industry sector.

Kansas City Southern / Stilwell Financial



STOCK HIGHLIGHT

Trading Symbol:	INC.un	USA.un	RSP.un
Current Price:	\$24.50	\$22.55	\$22.75
Current Yield:	8.7% ¹	9.4% ¹	9.3% ¹

¹ Based on base monthly distribution rate excluding Special Distributions

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