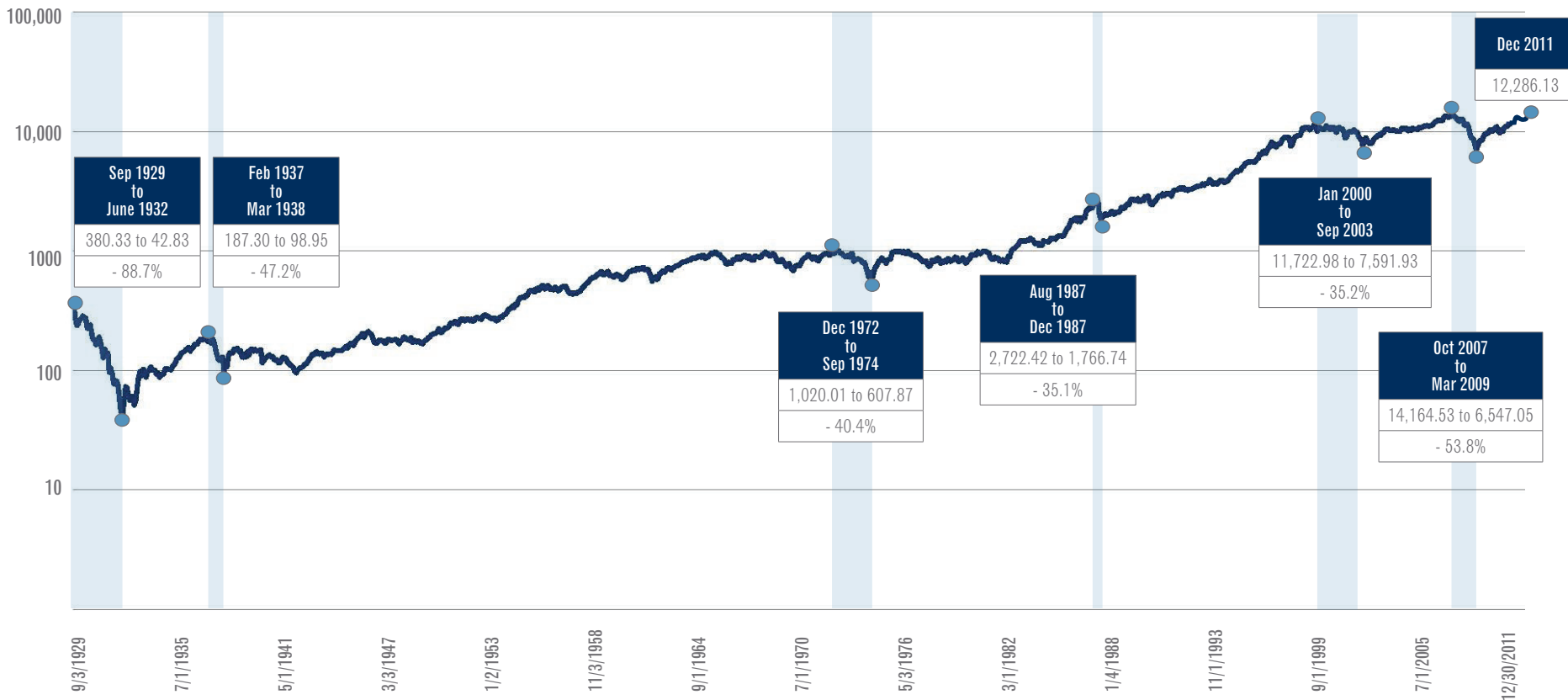


DOW JONES INDUSTRIAL AVERAGE INDEX VALUES

September 1929 - December 2011
Index Performance In Six Significant Market Corrections*



*Source: FactSet

The above chart illustrates the Dow Jones Industrial Average (DJIA) index values from September 1929 to December 2011. The DJIA is a price-weighted average of 30 significant stocks traded on the New York Stock Exchange and the NASDAQ. The performance shown for the six distinct periods above is the cumulative total return of the index for those periods including dividends and capital appreciation. The line chart is shown as logarithmic. Logarithmic is a type of scale used on a chart that is plotted in such a way that two equivalent percent changes are represented by the same vertical distance on the scale, regardless of what the price of the asset is when the change occurs. Past performance is not a guarantee of future results. Indices are unmanaged and cannot accommodate direct investments. An individual who purchases an investment product which attempts to mimic the performance of an index will incur expenses such as management fees and transaction costs which reduce returns.