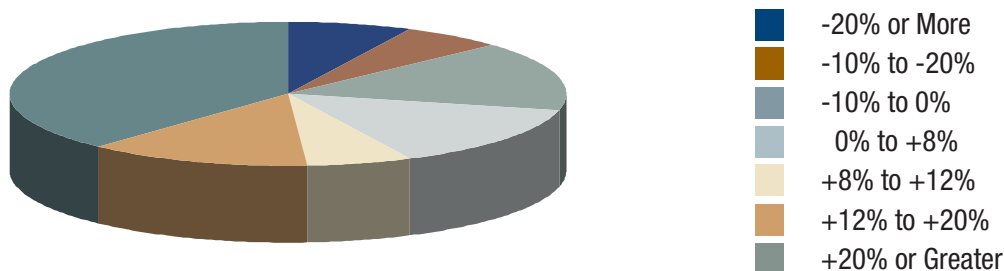


S&P 500 Calendar Year Returns: 1926-2009

The capital markets are unpredictable from year to year. However, if we look over the past 84 years, the S&P 500 Index has recorded positive returns in 72% of those years and negative returns in 28%.



Calendar Year Total Returns	Number of Years (84 Total)	%	Years Returns Occurred
-20% or More	6	7.1%	1930,1931,1937,1974,2002,2008
-10% to -20%	5	6.0%	1941,1957,1966,1973,2001
-10% to 0%	13	15.5%	1929,1932,1934,1939,1940,1946,1953,1962,1969,1977,1981,1990,2000
0% to +8%	12	14.3%	1947,1948,1956,1960,1970,1978,1984,1987,1992,1994,2005,2007
+8% to +12%	5	6.0%	1926,1959,1968,1993,2004
+12% to +20%	11	13.1%	1944,1949,1952,1964,1965,1971,1972,1979,1986,1988,2006
+20% or Greater	32	38.1%	1927,1928,1933,1935,1936,1938,1942,1943,1945,1950,1951,1954,1955,1958,1961,1963,1967,1975,1976,1980,1982,1983,1985,1989,1991,1995,1996,1997,1998,1999,2003,2009

All investing involves risk and you may incur a profit or a loss. **Past performance is not a guarantee of future results.**

*Source: Ibbotson Associates. The S&P 500 Index measures changes in stock market conditions based on the average performance of 500 widely held common stocks. It is a market-weighted index calculated on a total return basis with dividend reinvested. The S&P 500 represents approximately 75% of the investable US equity market. Indices are not available for direct investment. Any investor who attempts to mimic the performance of an index would incur fees and expenses which would reduce returns.