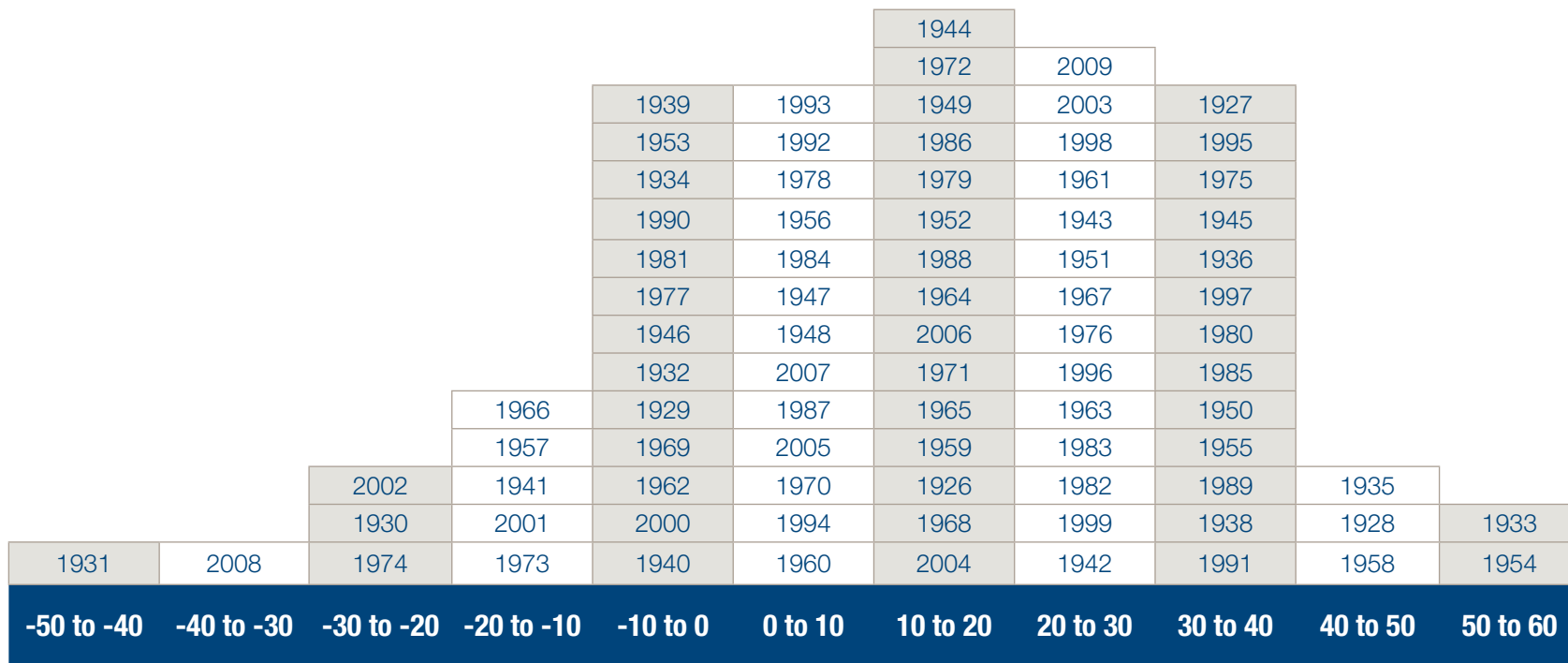


# S&P 500 Returns: Positive 7 of Every 10 Years (1926-2009)



Performance Range  
(In Percentages)

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.