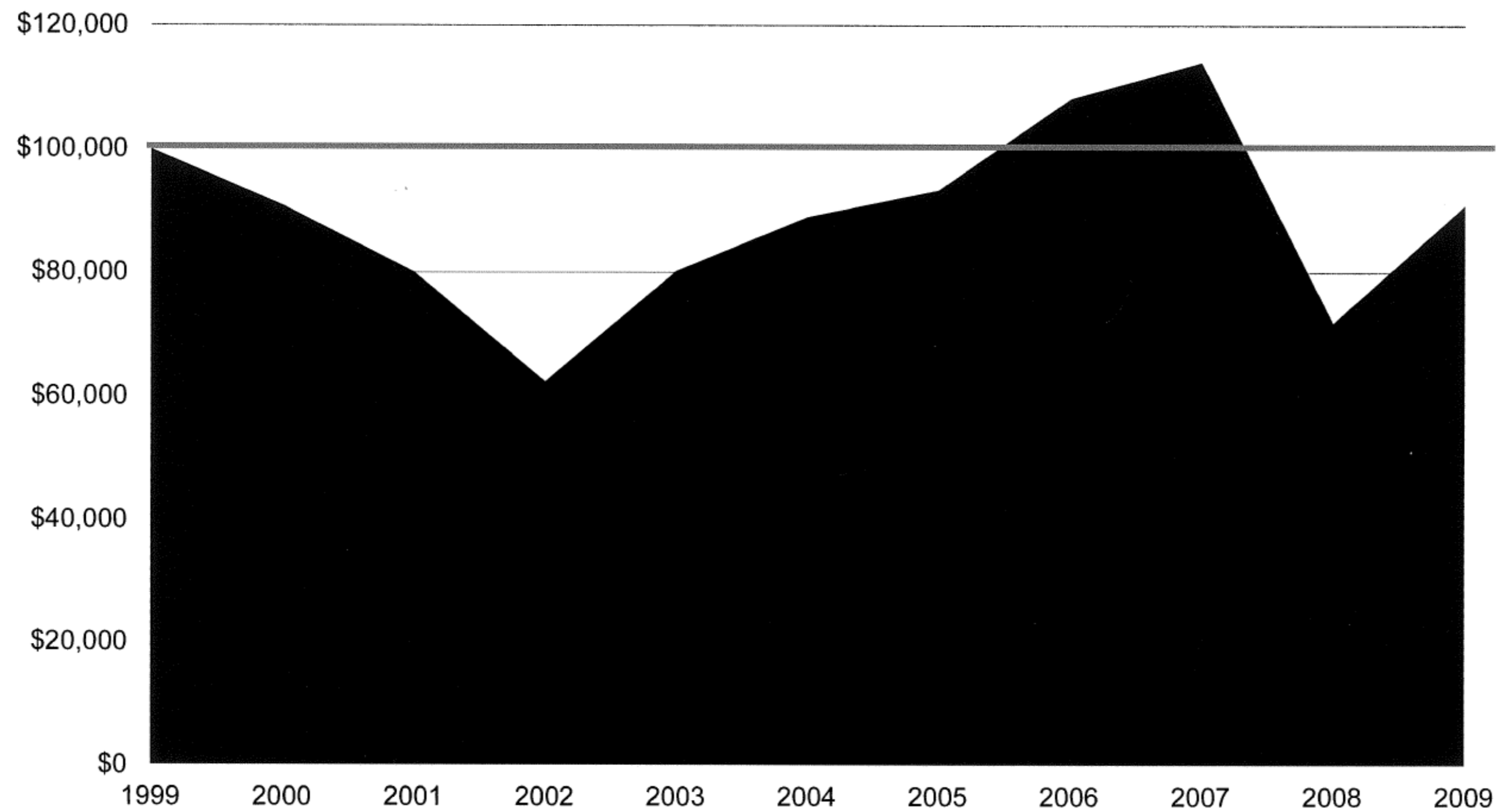


What a "sideways" market looks like

- Represents a hypothetical investment of \$100,000. Assumes all dividends are reinvested



Past performance is no guarantee of future results.
Indexes are unmanaged and cannot be invested in directly.
For illustrative purposes only and not representative of performance for any specific investment.
S&P 500® Index is an unmanaged capitalization-weighted index of 500 stocks designated to measure the performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

The lost decade

Will history repeat?

Time Period	S&P 500 Index Percent Change
1/1/2000-12/31/2000	-9.10
1/1/2001-12/31/2001	-11.89
1/1/2002-12/31/2002	-22.10
1/1/2003-12/31/2003	28.68
1/1/2004-12/31/2004	10.88
1/1/2005-12/31/2005	4.91
1/1/2006-12/31/2006	15.79
1/1/2007-12/31/2007	5.49
1/1/2008-12/31/2008	-37.00
1/1/2009-12/31/2009	26.46

- The lost decade was a period when the S&P 500® Index delivered negative returns from the start of the decade to the end

	Average Annual Return	Cumulative Return
S&P 500 Index from 1/1/2000-12/31/2009	-0.95%	-9.10%

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