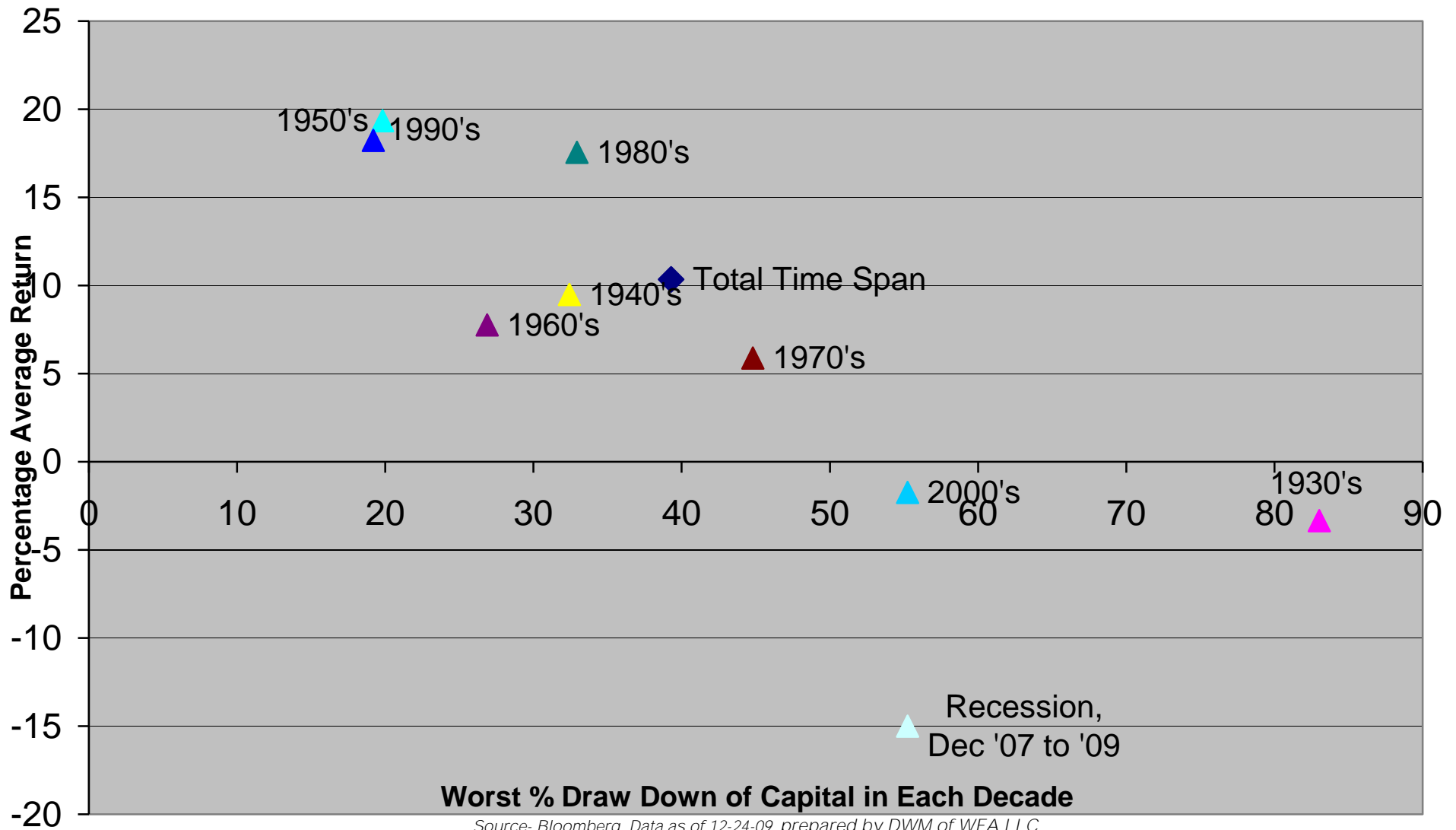


Average Return and Worst Actual Loss by Decade

S&P 500



DATA

S&P 500	Time Span	1930's	1940's	1950's	1960's	1970's	1980's	1990's	2000's	Recession,	Dec '07 to '09
Return	10.35	-3.34	9.49	19.35	7.76	5.88	17.55	18.23	-1.74	-15	
Worst Draw	39.29	83.02	32.42	19.81	26.88	44.8	32.93	19.19	55.25	55.25	

The index is present to provide you with an understanding of its horistoric long-term performance and is not presented to illustrate the performance of any security. Investors cannot directly purchase any index.

The S&P 500 (a registered trademark of the McGraw Hill Companies) is an unmanaged, index of common stock representing 500 industrial, utility, transportation and financial companies of the US markets (mostly NYSE issues).