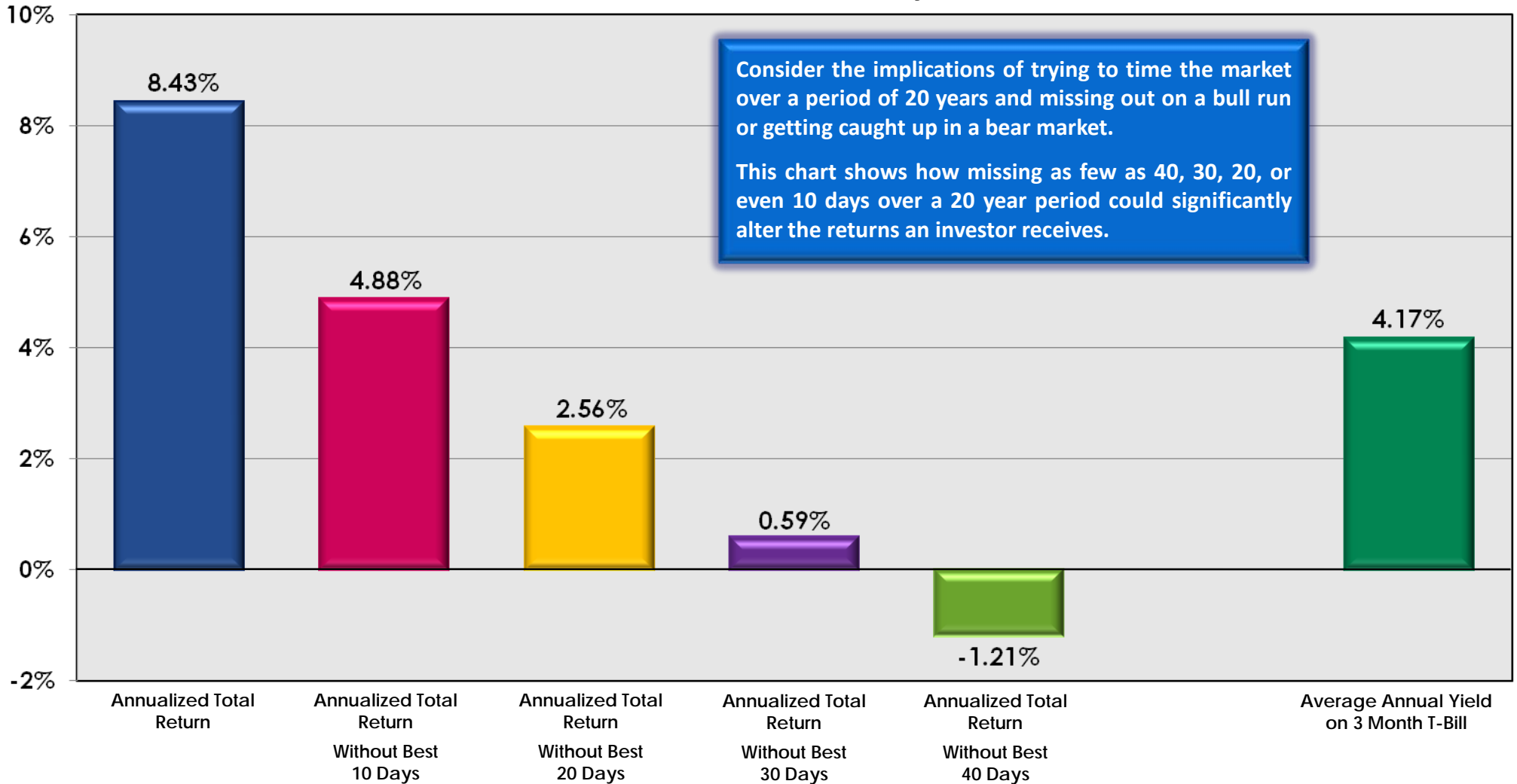


THINKING ABOUT TIMING THE MARKET?

Returns of the S&P 500® Index and 3-Month Treasury Bill from 1/1/1989 - 12/31/2008



Sources: Bloomberg and Stlouisfed.org

Past performance does not guarantee future results. The S&P 500 Index is a broad based unmanaged index of 500 stocks, which is widely recognized as representative of the equity market in general. You cannot invest directly in an index. The 90-day T-Bill is a negotiable debt obligation issued by the U.S. government and backed by its full faith and credit, having a maturity of 90 days from the issue date. The T-Bill's principal and interest payments are guaranteed while a mutual fund offers no such guarantee. The information on indices is presented for illustrative purposes only and is not intended to imply the potential performance of any fund or investment. The benchmarks calculated may be calculated at different time periods than ones in which you are considering investing. The client should consider this disparity when comparing account performance to the indices. Indices and benchmarks are unmanaged and cannot be invested into directly.

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