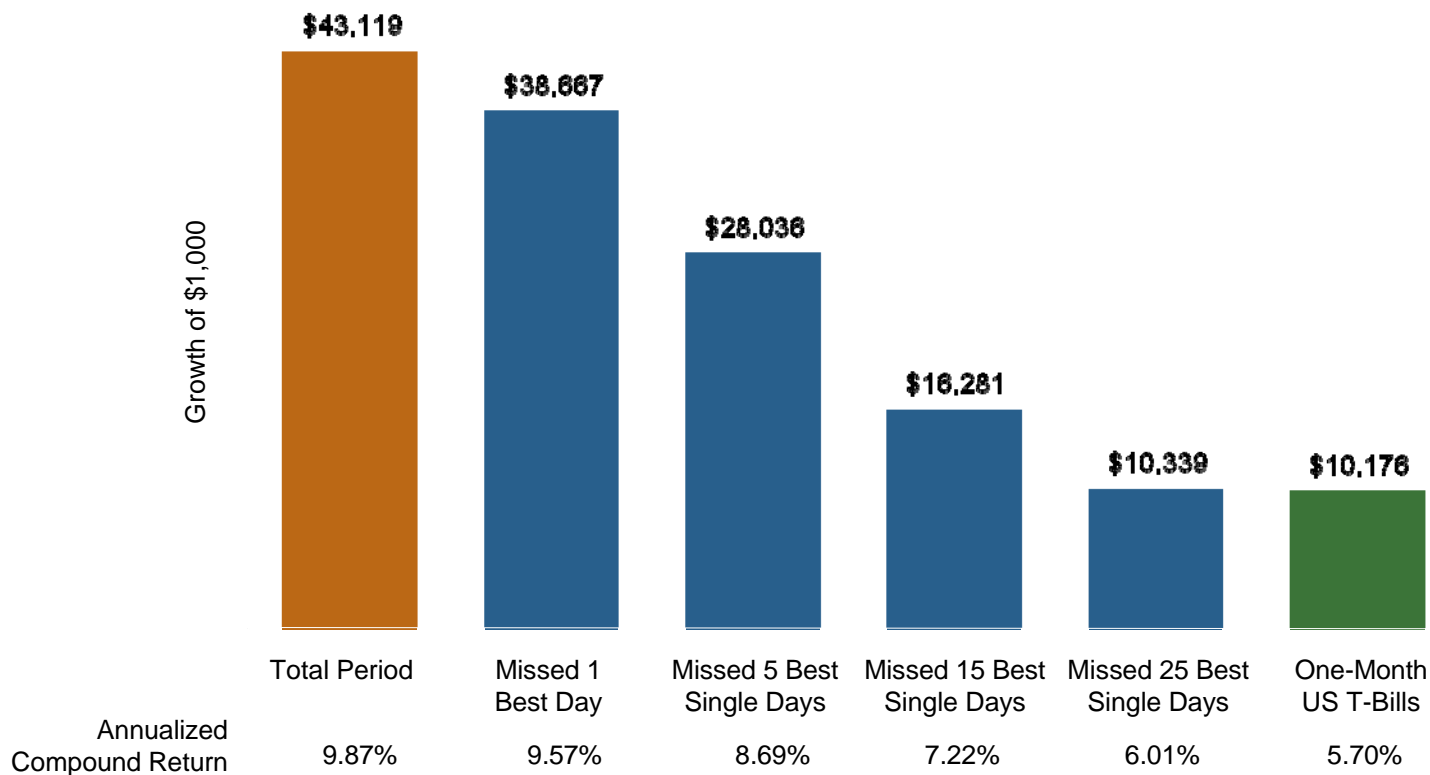


Performance of the S&P 500 Index

Daily: January 1, 1970-December 31, 2009



Performance data for January 1970-August 2008 provided by CRSP; performance data for September 2008-December 2009 provided by Bloomberg.

The S&P data are provided by Standard & Poor's Index Services Group. US bonds and bills data © Stocks, Bonds, Bills, and Inflation Yearbook™, Ibbotson Associates, Chicago (annually updated work by Roger G. Ibbotson and Rex A. Sinquefeld).

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Date of first use: June 1, 2006.

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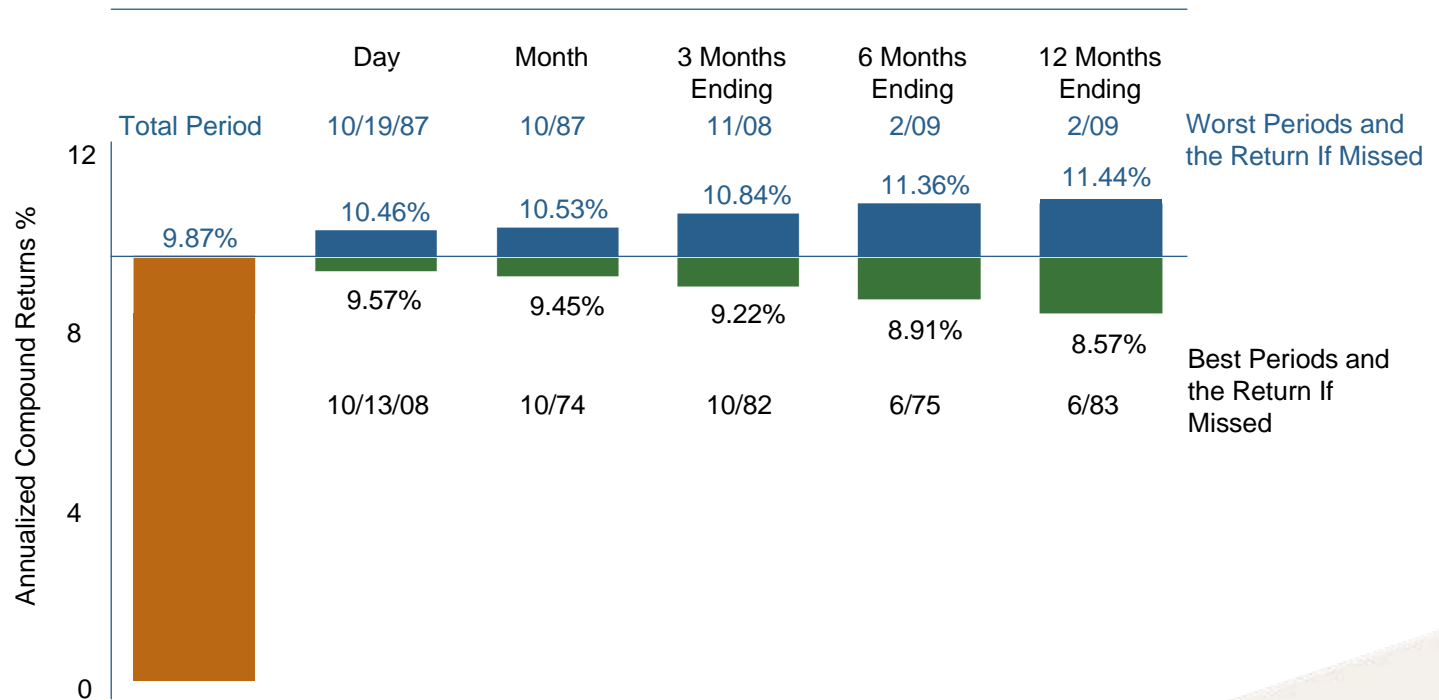
Best/Worst Missed Period

The best single day was October 13, 2008.

The best one-month return, October 1974, happened immediately after the second worst one-year period.

The occurrence of strongly positive returns has been especially unpredictable. Investors attempting to wait out an apparent downturn ran a high risk of missing these best periods.

Twelve of the top 25 days occurred between September 2008 and March 2009, during which time the S&P dropped 36.7%.



Time periods greater than one month are based on monthly rolling periods, and dates indicated are end of period. The S&P data are provided by Standard & Poor's Index Services Group.

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