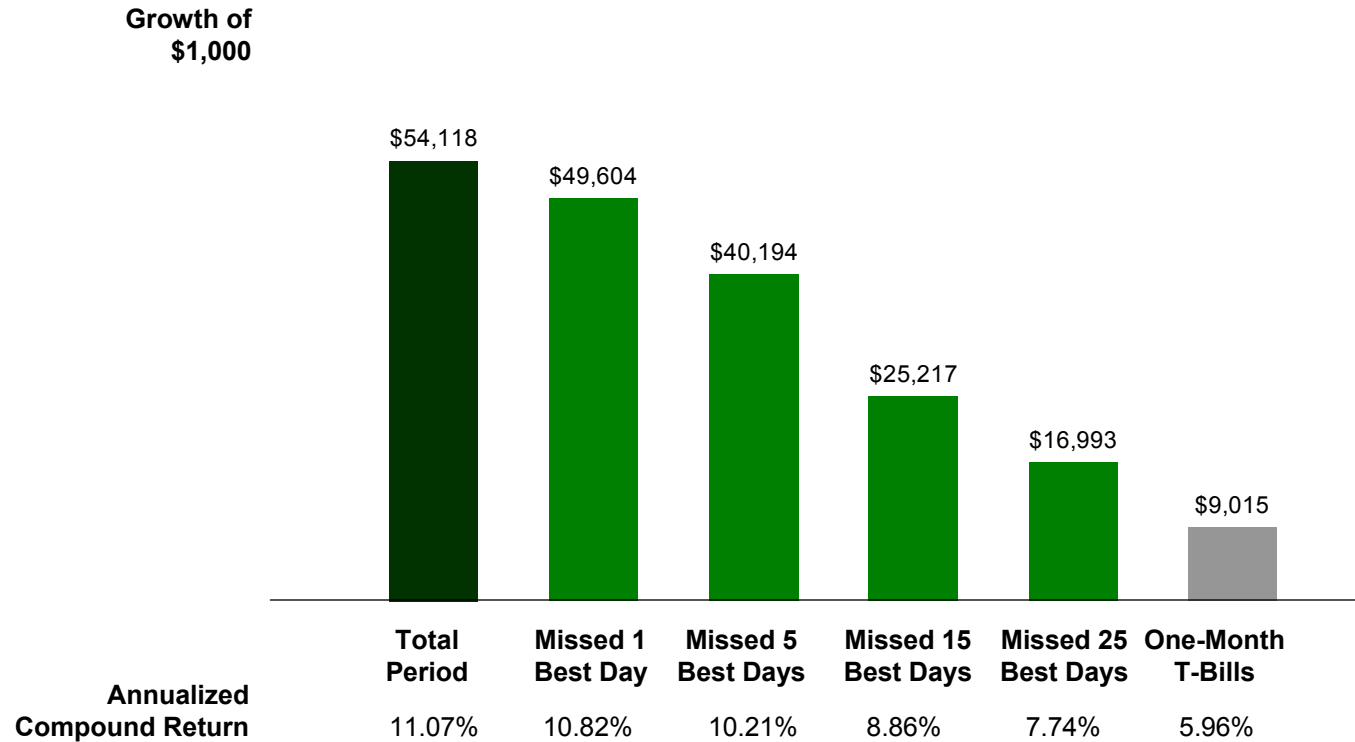


Performance of the S&P 500 Index

January 1970-December 2007



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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Past performance is not a guarantee of future results. Values change frequently and past performance may not be repeated. There is always the risk that an