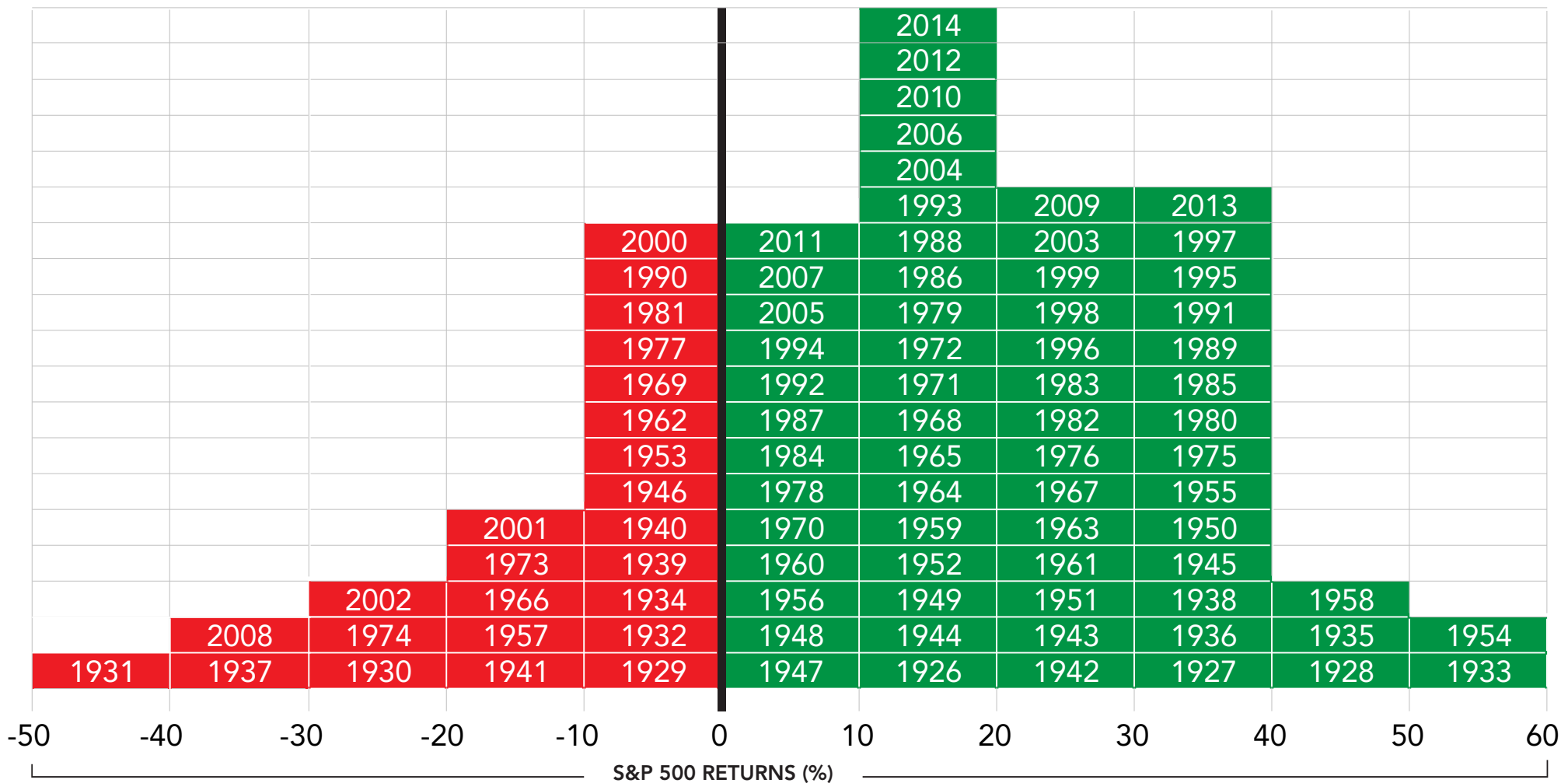


THE ODDS OF BEING POSITIVE

Stock Market Returns from 1926-2014



BASED ON HISTORICAL RESULTS OF THE S&P 500, WHAT ARE THE ODDS, IN A GIVEN YEAR, THAT YOU WOULD HAVE:

LOST MORE THAN:
 < 10% = 12.4% < 20% = 6.7% < 30% = 3.4%

GAINED MORE THAN:
 > 0% = 73.0% > 10% = 58.4% > 20% = 37.1% > 30% = 21.3%

**The U.S. stock market is represented by the S&P 500, and assumes the reinvestment of dividends. The S&P 500 is unmanaged and does not incur fees. Past performance is no guarantee of future results.