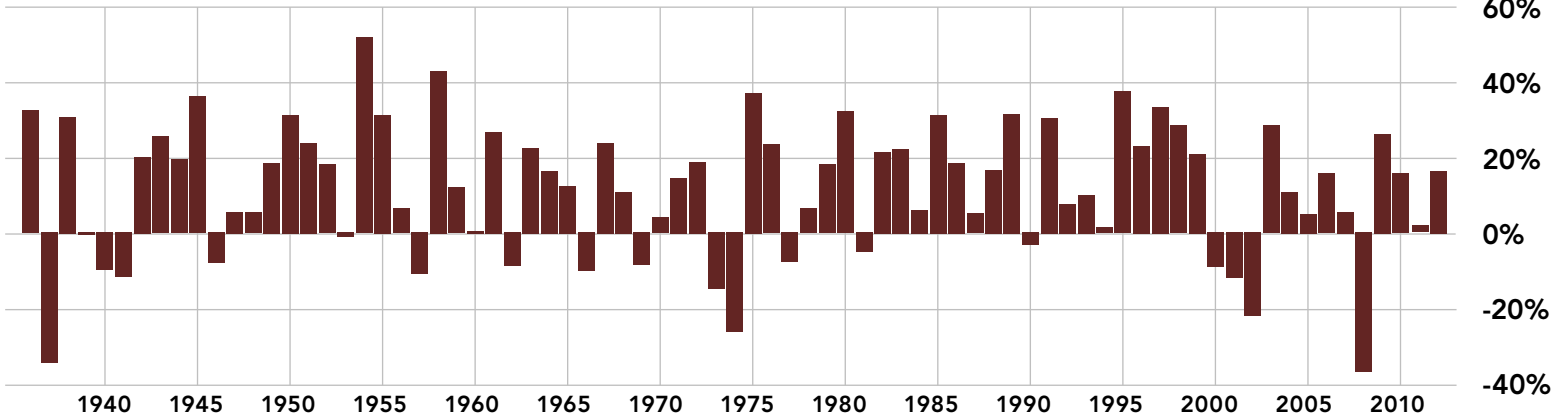


U.S. Stock Market Performance*

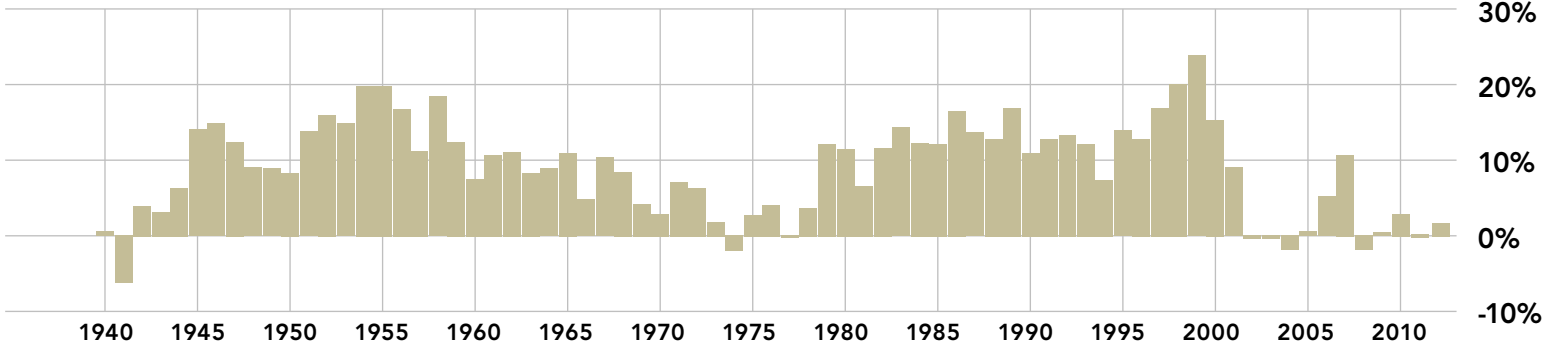
1-Year, 5-Year, 10-Year and 15-Year Holding Periods

THE LONG TERM PERSPECTIVE

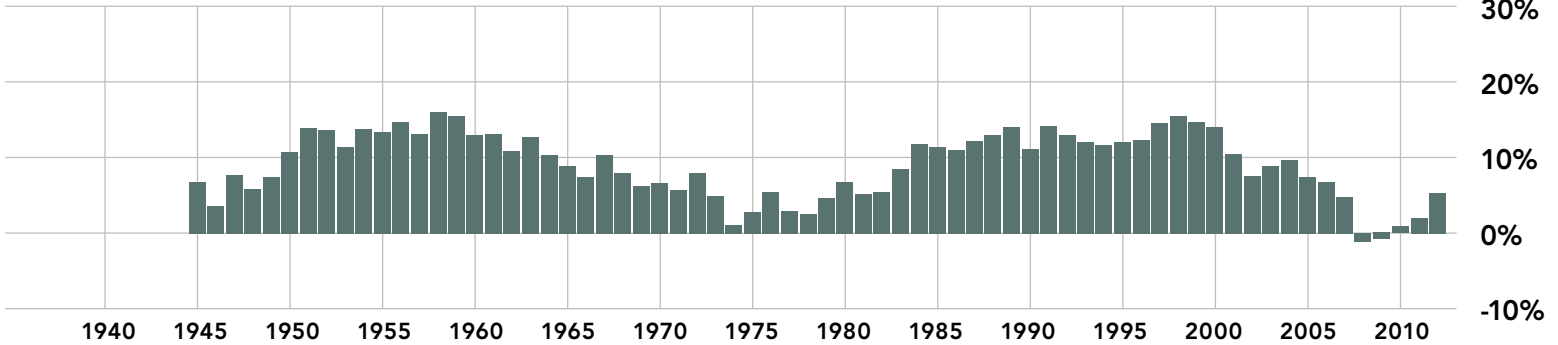
1-Year Annualized Return



5-Year Annualized Return**



10-Year Annualized Return**



15-Year Annualized Return**

