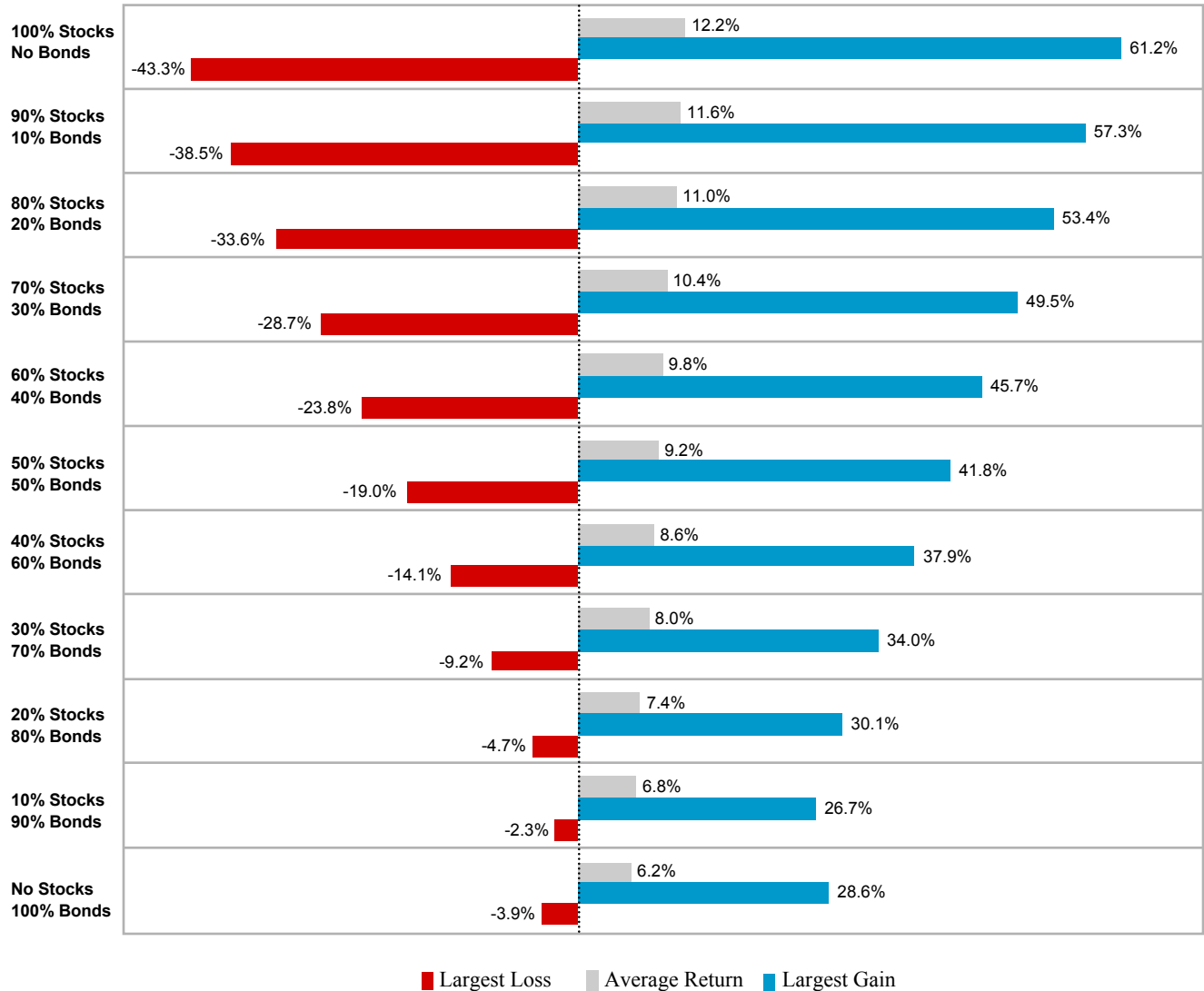


Finding Your Center - Risk and Reward

January 1950 - December 2010

Portfolio Mix

One Year Returns



Data: Rolling 1 year returns using monthly data since 1950 (720 observations). Stocks: Standard & Poor's 500 Stock Index • Bonds: 5 Year Treasury Bonds. Indices are unmanaged and cannot accommodate direct investment. The S&P 500 measures the performance of 500 large capitalization U.S. stocks that are traded on the NYSE, AMEX and NASDAQ chosen for market size, liquidity, and industry group representation. It is a market-value weighted index (stock price times number of shares outstanding), with each stock's weight in the Index proportionate to its market value. The S&P 500 is one of the most widely used benchmarks of US equity performance. It does not reflect any initial or on-going expenses, but does reflect reinvestment of dividends and interest. Sources: Crandall, Pierce & Company; Merrill Lynch, Pierce, Fenner & Smith Incorporated; Standard & Poor's Corporation; Ryan Labs, Inc.; Bureau of Labor Statistics. Past performance does not guarantee future results.

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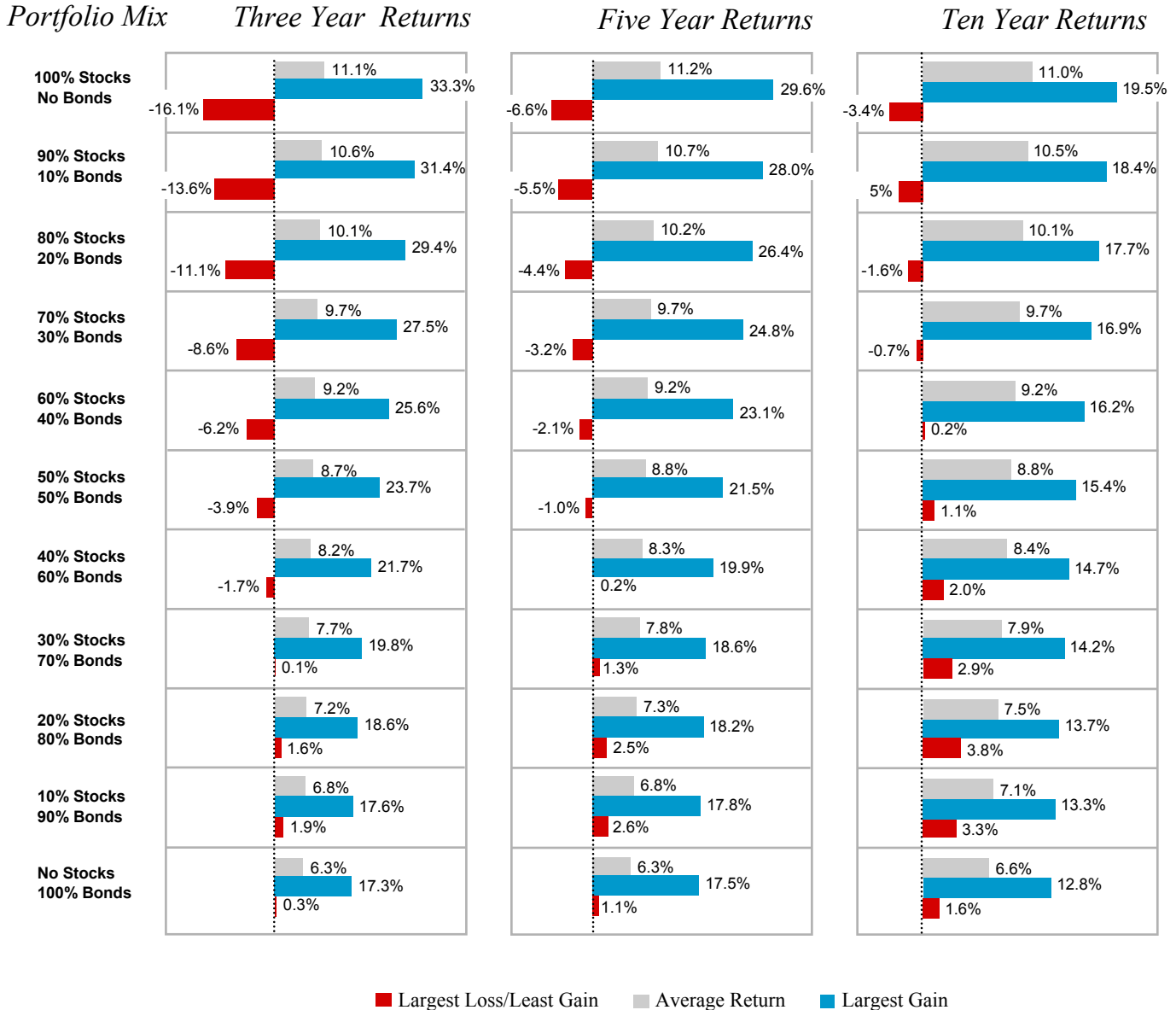
For more information

See your financial advisor

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Finding Your Center - Risk and Reward

January 1950 - December 2010



Data: Rolling 3 year (696 observations), 5 year (672 observations) and 10 year (612 observations) returns using monthly data since 1950. Stocks: Standard & Poor's 500 Stock Index • Bonds: 5 Year Treasury Bonds. Indices are unmanaged and cannot accommodate direct investment. The S&P 500 measures the performance of 500 large capitalization U.S. stocks that are traded on the NYSE, AMEX and NASDAQ chosen for market size, liquidity, and industry group representation. It is a market-value weighted index (stock price times number of shares outstanding), with each stock's weight in the Index proportionate to its market value. The S&P 500 is one of the most widely used benchmarks of US equity performance. It does not reflect any initial or on-going expenses, but does reflect reinvestment of dividends and interest.

Sources: Crandall, Pierce & Company; Merrill Lynch, Pierce, Fenner & Smith Incorporated; Standard & Poor's Corporation; Ryan Labs, Inc.; Bureau of Labor Statistics. Past performance does not guarantee future results.

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