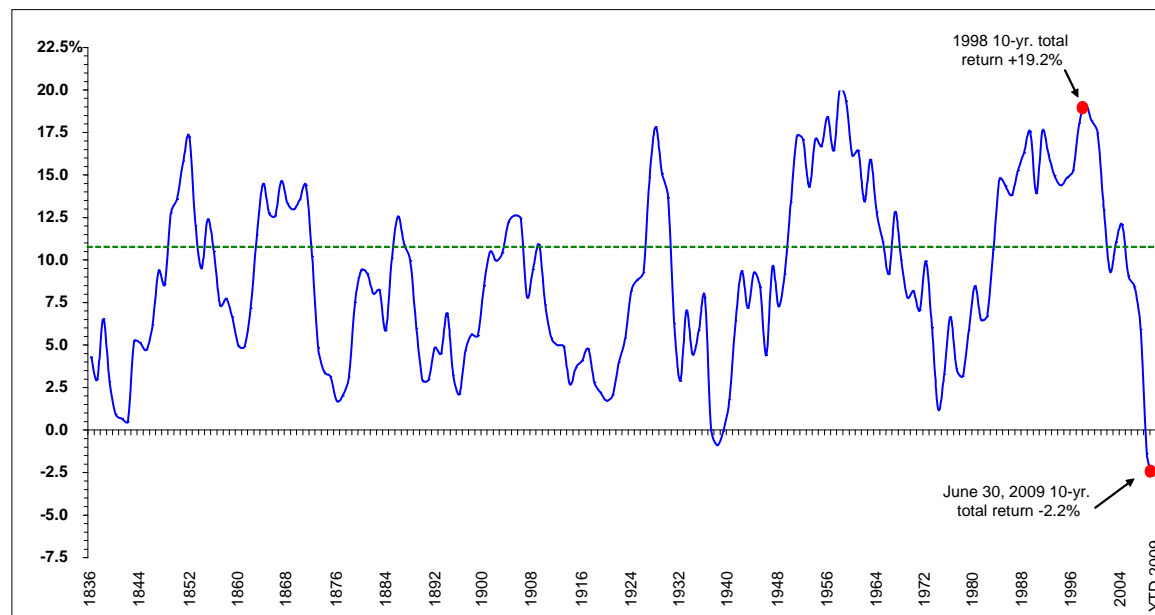




“In my 40 years of investment experience, I’ve never seen a more bullish chart .”

– Bill Nasgovitz

10 Year Rolling U.S. Common Stock Returns (as of 6/30/2009)



S&P Stock Market Composite 10-Year Compound Annual Total Return (including reinvested dividends)

Source: Hays Advisory, LLC, www.haysadvisory.com; 1825 to 1925: *A New Historical Database for the NYSE 1815 to 1925: Performance and Predictability* by William N. Goetzmann, Roger G. Ibbotson and Liang Peng, Yale School of Management; 1926 to present: Ibbotson or S&P 500 and Heartland Advisors, Inc. All data is as of 12/31, unless noted.

Reinvested Dividends is using the dividends, interest, or profits from an investment to buy more of that investment, rather than receiving a cash payout.

S&P 500 Index is an index of 500 U.S. stocks chosen for market size, liquidity and industry group representation and is a widely used U.S. equity benchmark. It is not possible to invest directly in an index.

Past performance does not guarantee future results.