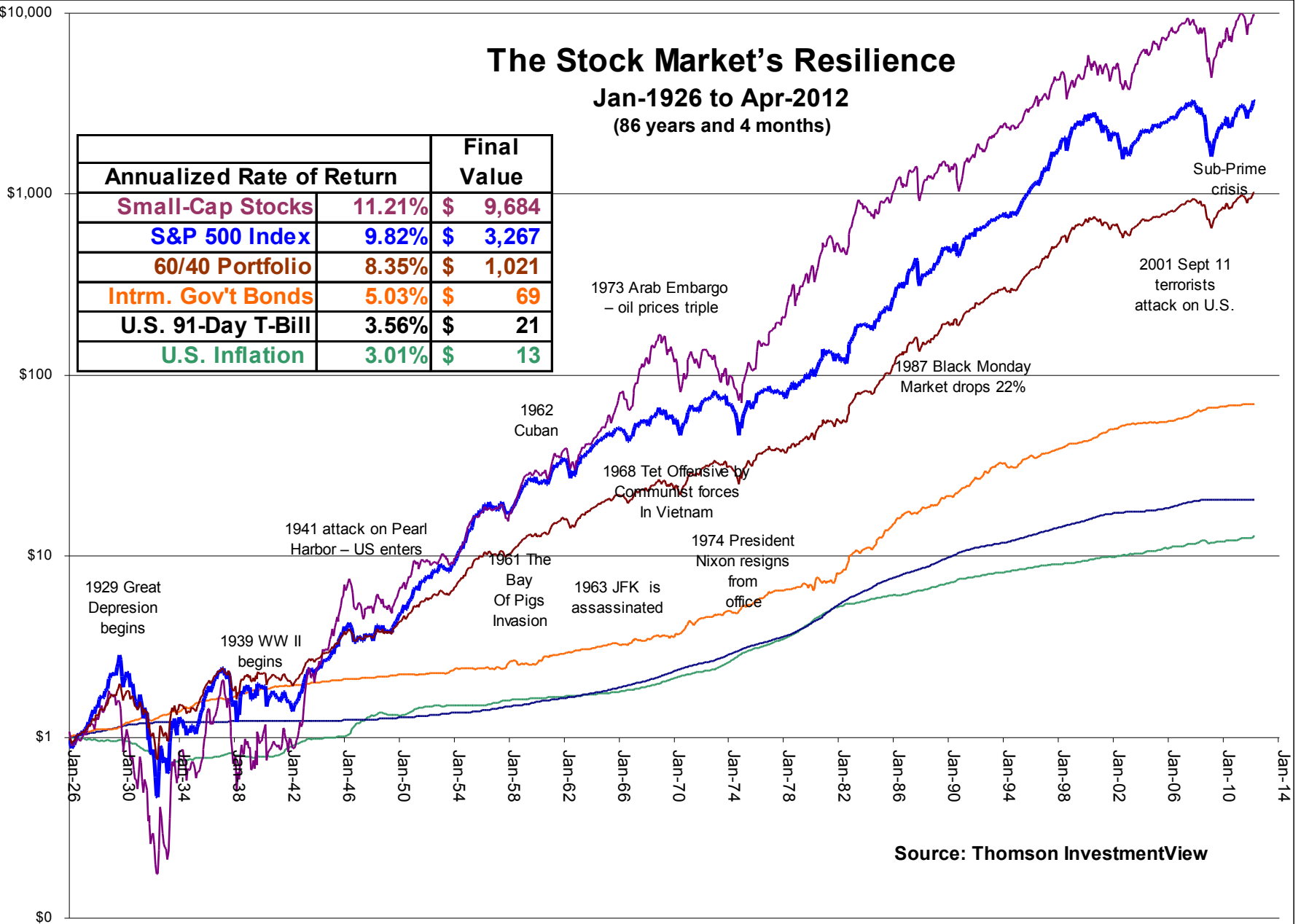


The Stock Market's Resilience

Jan-1926 to Apr-2012
(86 years and 4 months)

Annualized Rate of Return		Final Value
Small-Cap Stocks	11.21%	\$ 9,684
S&P 500 Index	9.82%	\$ 3,267
60/40 Portfolio	8.35%	\$ 1,021
Intrm. Gov't Bonds	5.03%	\$ 69
U.S. 91-Day T-Bill	3.56%	\$ 21
U.S. Inflation	3.01%	\$ 13



Source: Thomson InvestmentView



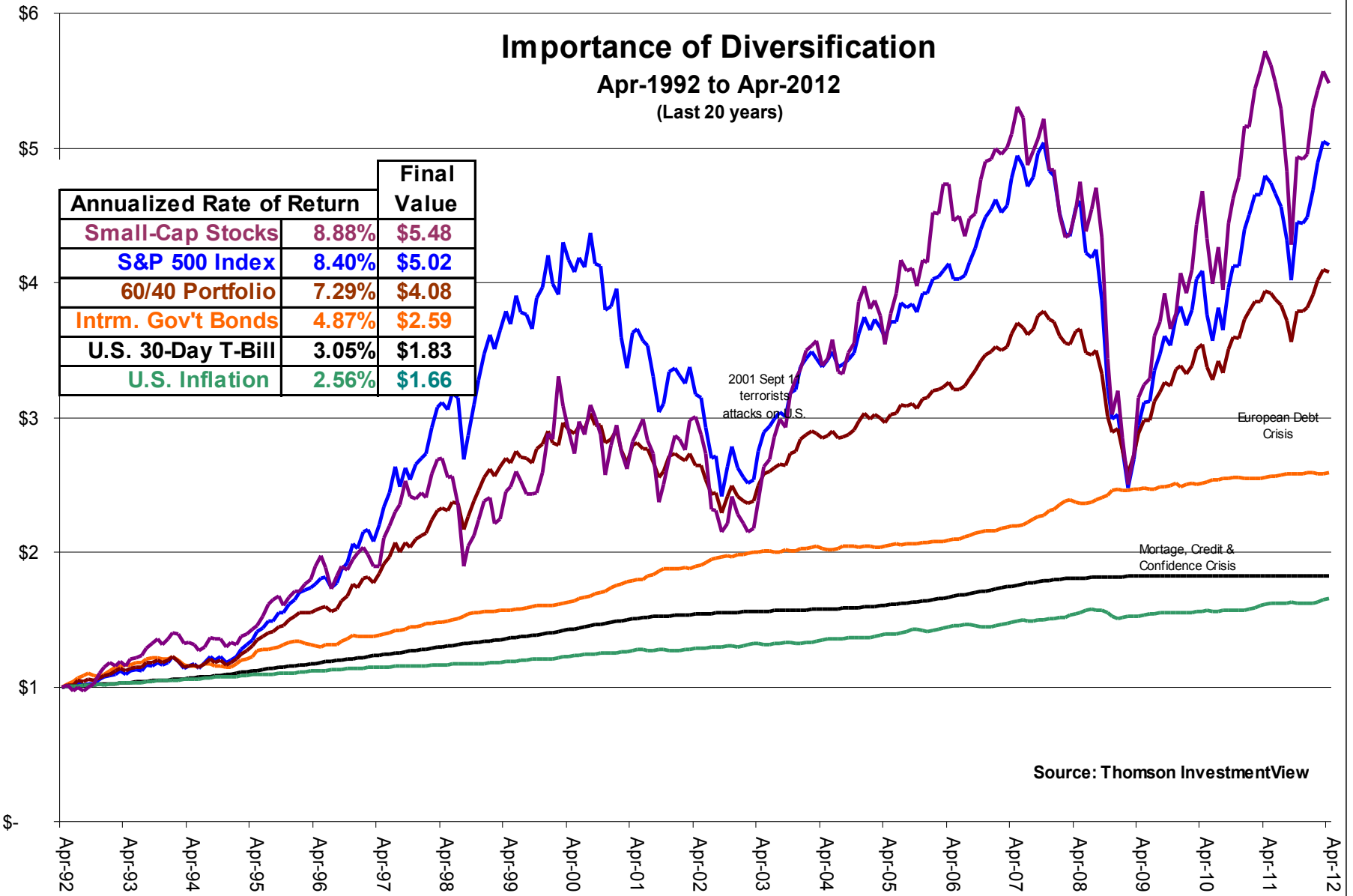
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Importance of Diversification

Apr-1992 to Apr-2012

(Last 20 years)

Annualized Rate of Return		Final Value
Small-Cap Stocks	8.88%	\$5.48
S&P 500 Index	8.40%	\$5.02
60/40 Portfolio	7.29%	\$4.08
Intrm. Gov't Bonds	4.87%	\$2.59
U.S. 30-Day T-Bill	3.05%	\$1.83
U.S. Inflation	2.56%	\$1.66



Source: Thomson InvestmentView



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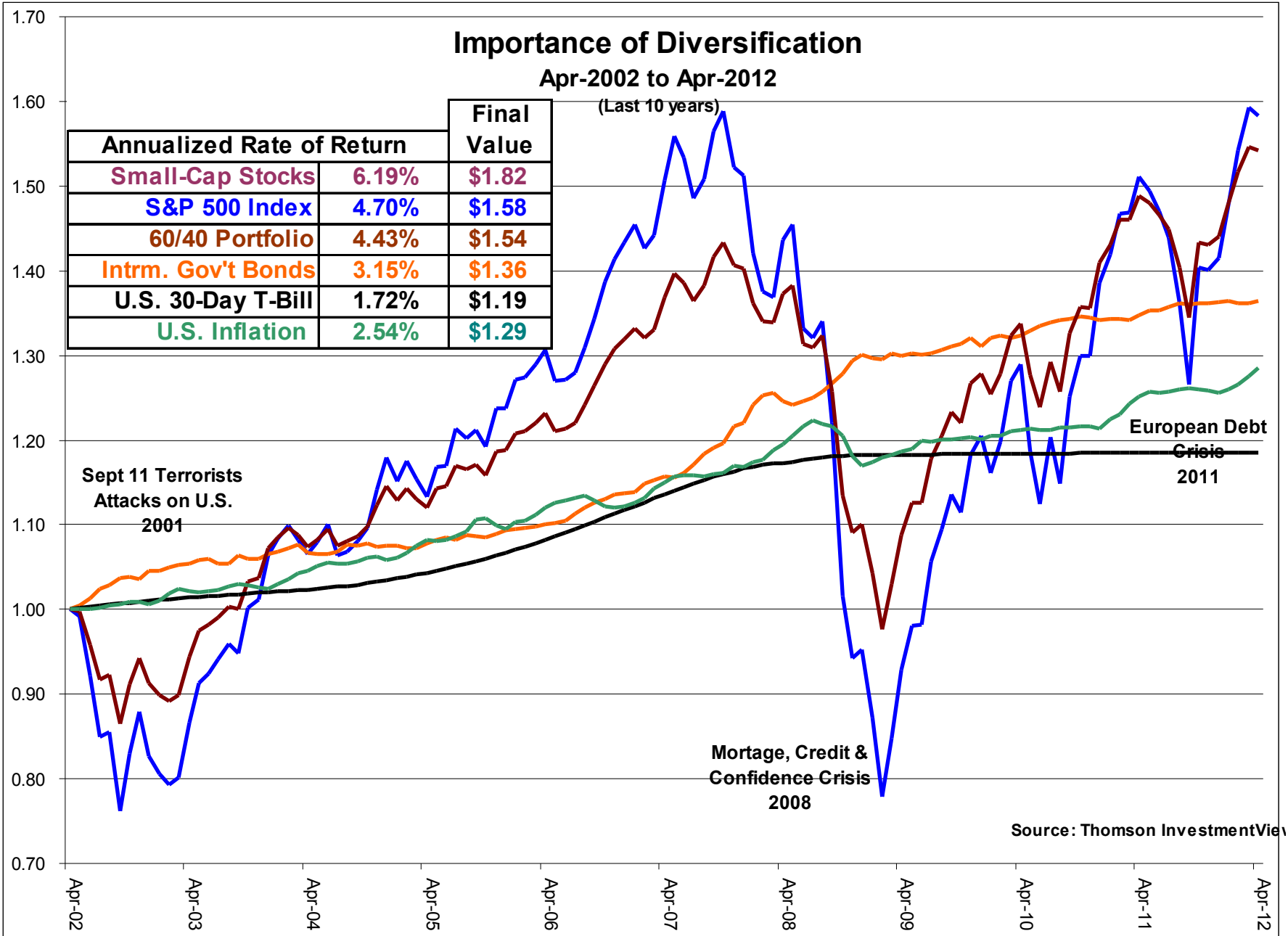
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Importance of Diversification

Apr-2002 to Apr-2012

(Last 10 years)

Annualized Rate of Return	Final Value
Small-Cap Stocks	\$1.82
S&P 500 Index	\$1.58
60/40 Portfolio	\$1.54
Intrm. Gov't Bonds	\$1.36
U.S. 30-Day T-Bill	\$1.19
U.S. Inflation	\$1.29



Source: Thomson InvestmentView

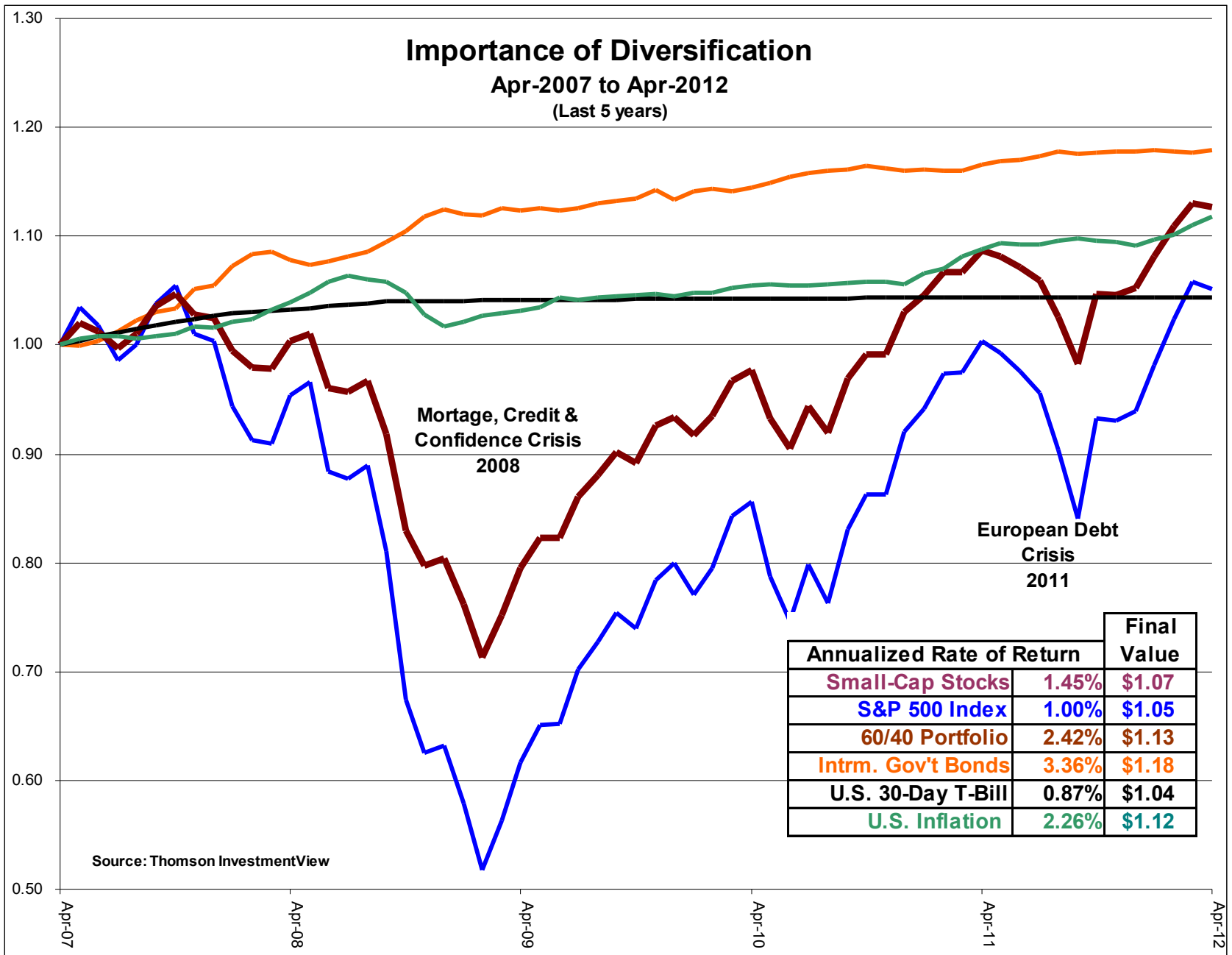


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Importance of Diversification

Apr-2007 to Apr-2012
(Last 5 years)



Source: Thomson InvestmentView



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