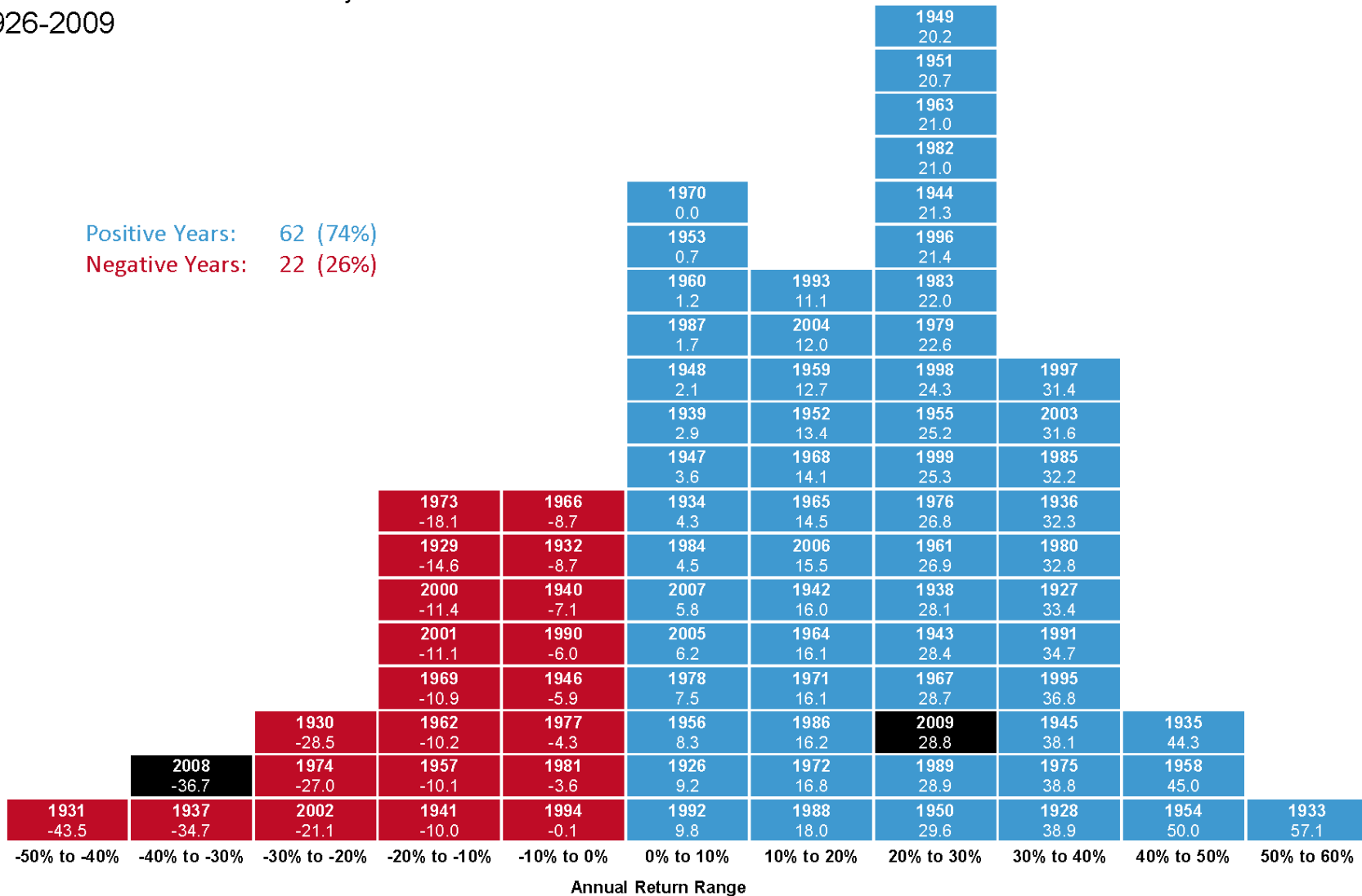


# Distribution of US Market Returns

CRSP 1-10 Index Returns by Year  
1926-2009

Positive Years: 62 (74%)  
Negative Years: 22 (26%)



CRSP data provided by the Center for Research in Security Prices, University of Chicago. The CRSP 1-10 Index measures the performance of the total US stock market, which it defines as the aggregate capitalization of all securities listed on the NYSE, AMEX, and NASDAQ exchanges. Indices are not available for direct investment; therefore their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results.