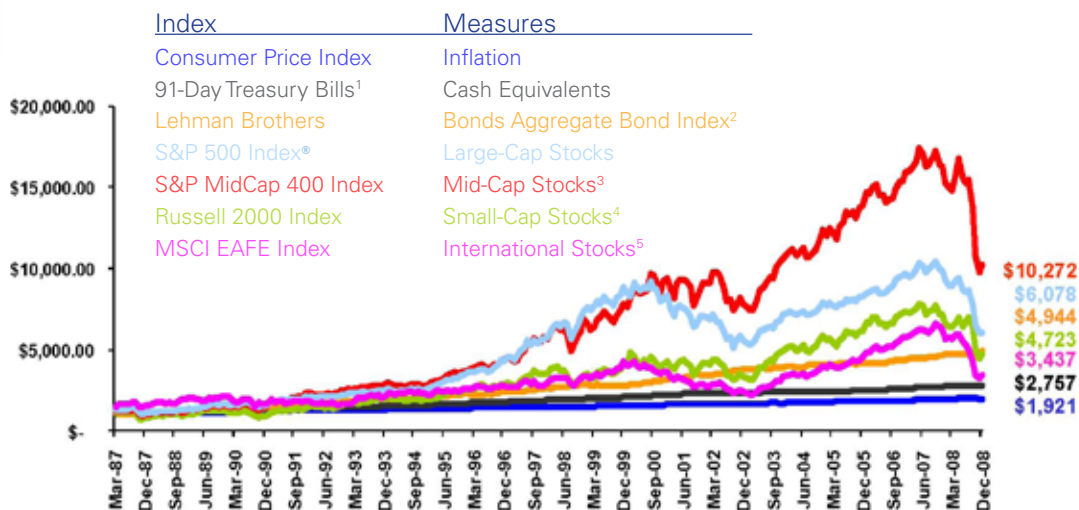




# Investing for the Long Term

Growth of \$1,000: March 1987 to December 2008



Source: Standard & Poor's, December 2008. For illustrative purposes only. The U.S. government guarantees the timely payment of principal and interest of Treasury bills, whereas the return and principal value of an investment in stocks and bonds will fluctuate with changes in market conditions. Bonds can offer fixed principal and yield when held to maturity. Index performance does not represent any particular securities product. You cannot invest directly in an index. Past performance is not a guarantee of future results.

## Consumer Price Index (CPI)

The CPI is an index that measures the price changes in consumer goods and services, such as gasoline, food and automobiles.

## 91- Day Treasury Bills

U.S. Treasury securities are guaranteed as to the timely payment of principal and interest if held to maturity. Fund shares are neither issued nor guaranteed by the U.S. government.

## Aggregate Bond Index

The Lehman Brothers Aggregate Bond Index is an unmanaged index representative of the broad bond market and is composed of government and corporate bonds, mortgage-backed bonds and asset-backed bonds.

## S&P 500<sup>®</sup> Index

The S&P 500<sup>®</sup> Index is an unmanaged index of the 500 largest common stocks (in terms of market value), weighted by market capitalization, and is considered to be representative of the broad stock market. "S&P 500" is a trademark of The McGraw-Hill Companies, Inc.

## S&P MidCap 400 Index

The S&P MidCap 400 Index is an unmanaged, market-weighted index consisting of 400 domestic stocks chosen for market size, liquidity and industry group presentation. "S&P MidCap 400 Index" is a trademark of The McGraw-Hill Companies, Inc.

## Russell 2000 Index

The Russell 2000 Index is an unmanaged index measuring the performance of the 2,000 smallest companies in the Russell 3000 Index. The Russell 3000 Index consists of 3,000 stocks, primarily issued by U.S. companies, and includes issues of all sizes, from large- to small-capitalization companies.

## MSCI EAFE Index

The MSCI EAFE Index is an unmanaged index representing the developed markets outside North America—Europe, Australasia and the Far East.

<sup>1</sup> U.S. Treasury securities are guaranteed as to the timely payment of principal and interest if held to maturity. Fund shares are neither issued nor guaranteed by the U.S. Government.

<sup>2</sup> A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise and vice versa.

<sup>3</sup> Medium-sized companies may suffer more significant losses, as well as realize more substantial growth, than larger capitalized, more established issuers.

<sup>4</sup> Equity securities of companies with relatively small market capitalization may be more volatile than securities of larger, more established companies.

<sup>5</sup> Foreign investments involve special risks, including currency fluctuations and political developments.

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