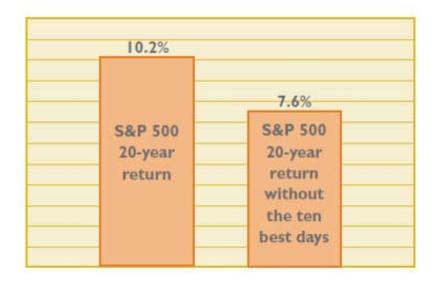


## **Adopting a Long-Term View**

This chart shows how over a 20-year time span ending 9/17/2008, missing just the 10 best days of market performance can be very costly.

If you missed the 10 best days of the stock market in the last 20 years...



Source: Bloomberg , S&P 500 returns Sept. 18, 1988 through Sept. 17, 2008, all returns expressed as total returns. This chart is intended for illustrative purposes only; it is not intended as investment advice. Past performance is not a guarantee of future results.

...your total return would be reduced from 10.2% to 7.6%.

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