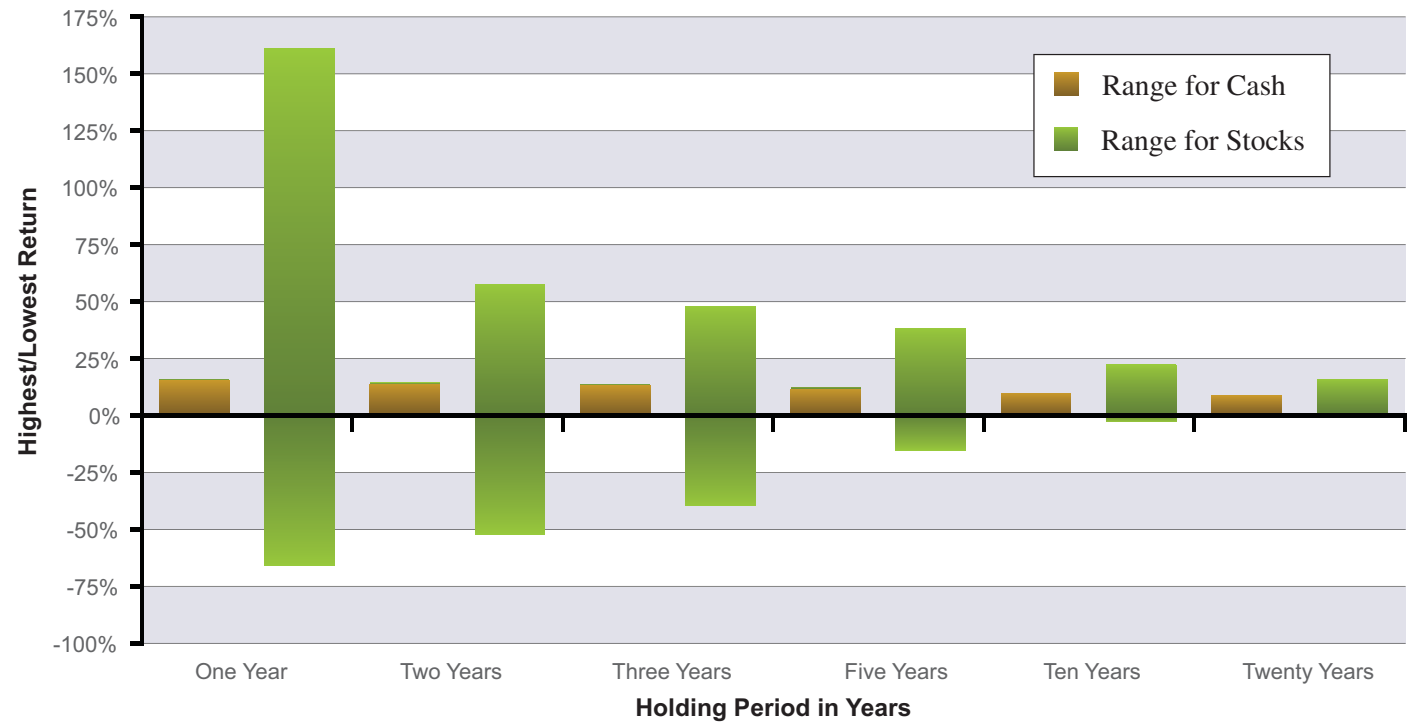


Highest and Lowest Returns for Treasury Bills and Stocks for Various Monthly Holding Periods — 1926 to 2007

This chart compares the highest and lowest compound annualized returns for stocks with the highest and lowest compound annualized returns for Treasury bills for any 1-, 2-, 3-, 5-, 10-, and 20-year holding period from January 1, 1926, through December 31, 2007.



Source: ChartSource, Standard & Poor's Financial Communications. Domestic stocks are represented by the total returns of Standard & Poor's Composite Index of 500 Stocks, an unmanaged index that is generally considered representative of the U.S. stock market. Cash is represented by a composite of the yield on 3-month Treasury bills and the Lehman Brothers 3-Month Treasury-Bill index. Past performance is not a guarantee of future results. (CS000072)