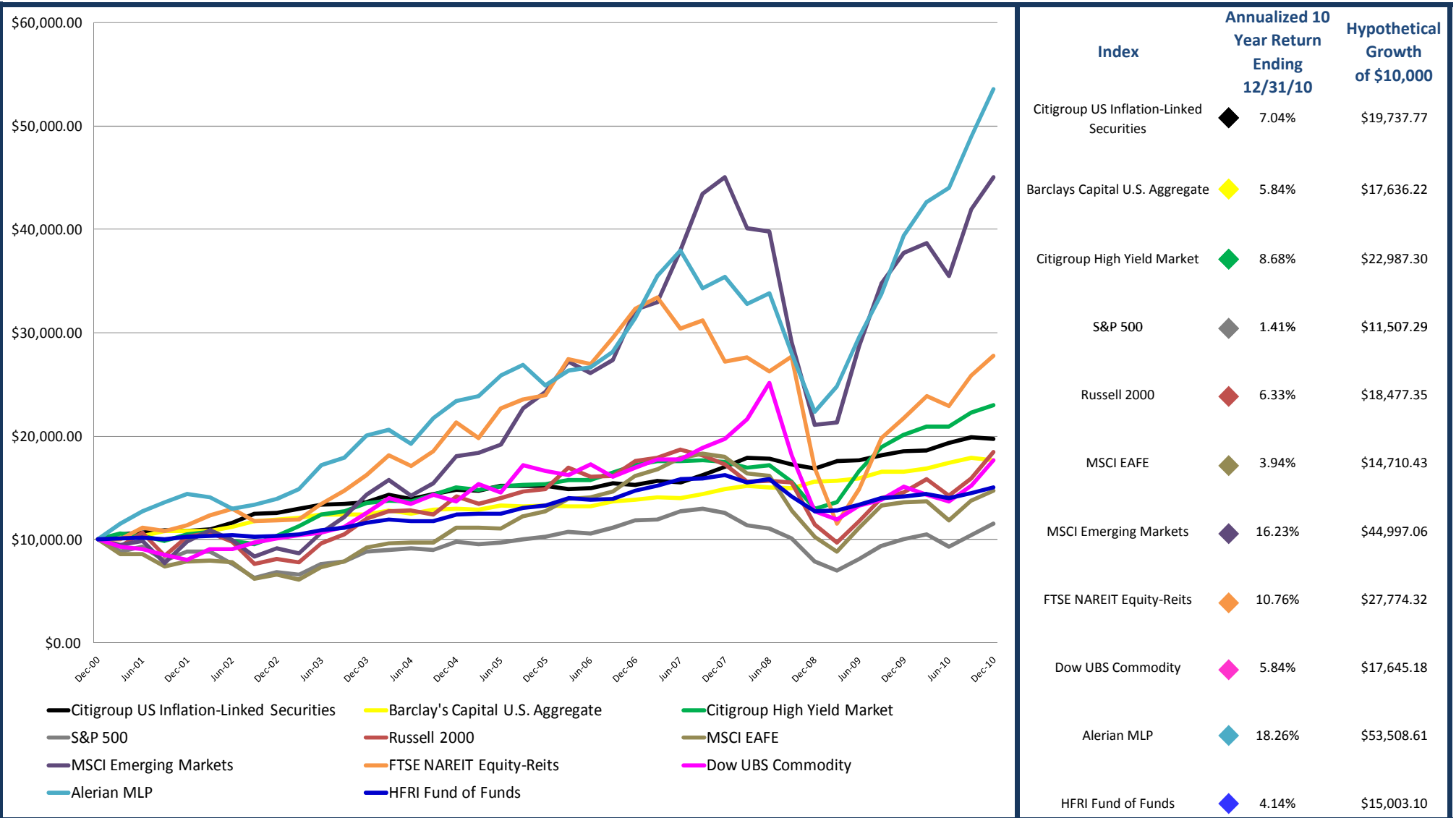


# IS IT REALLY A LOST DECADE...?

While the past decade has endured two bear markets, the decade was not entirely lost. With the exception of the S&P 500 Index, other asset classes have provided positive returns for the past 10 years ending 12/31/10. While nobody seeks risk, it is the price paid for higher long-term returns. Remember difficult markets require poise and the ability to prudently diversify your portfolio.



All indices are unmanaged and investors can not invest directly into an index. Past performance is not indicative of future results. Information obtained from various sources that are believed, but not guaranteed to be correct.