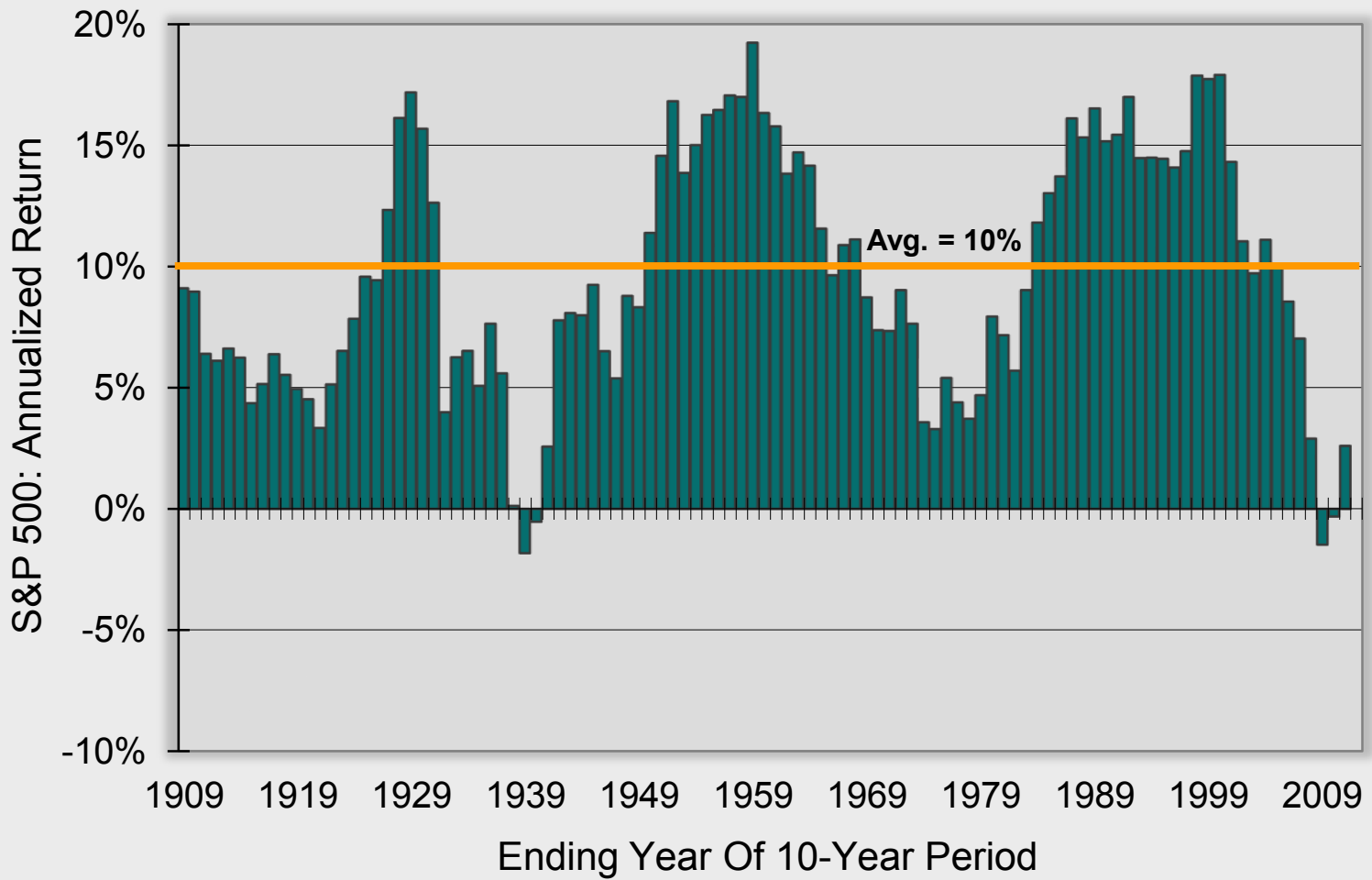


ROLLING 10-YEAR STOCK MARKET RETURN

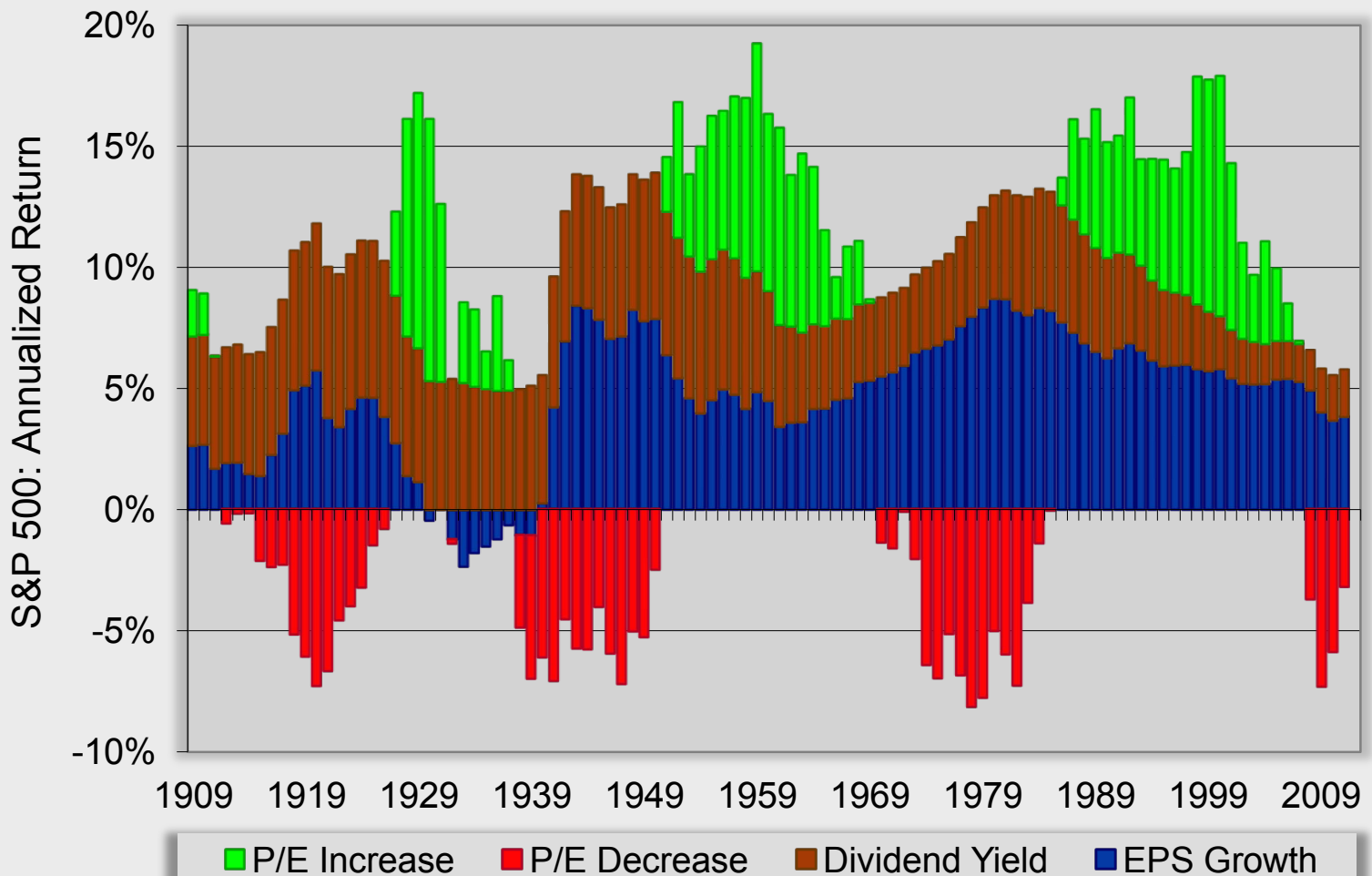
Total Return Before Transaction Costs (1900-2011)



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10-YEAR STOCK MARKET RETURN (COMPONENTS)

Total Return Before Transaction Costs (1900-2011)



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