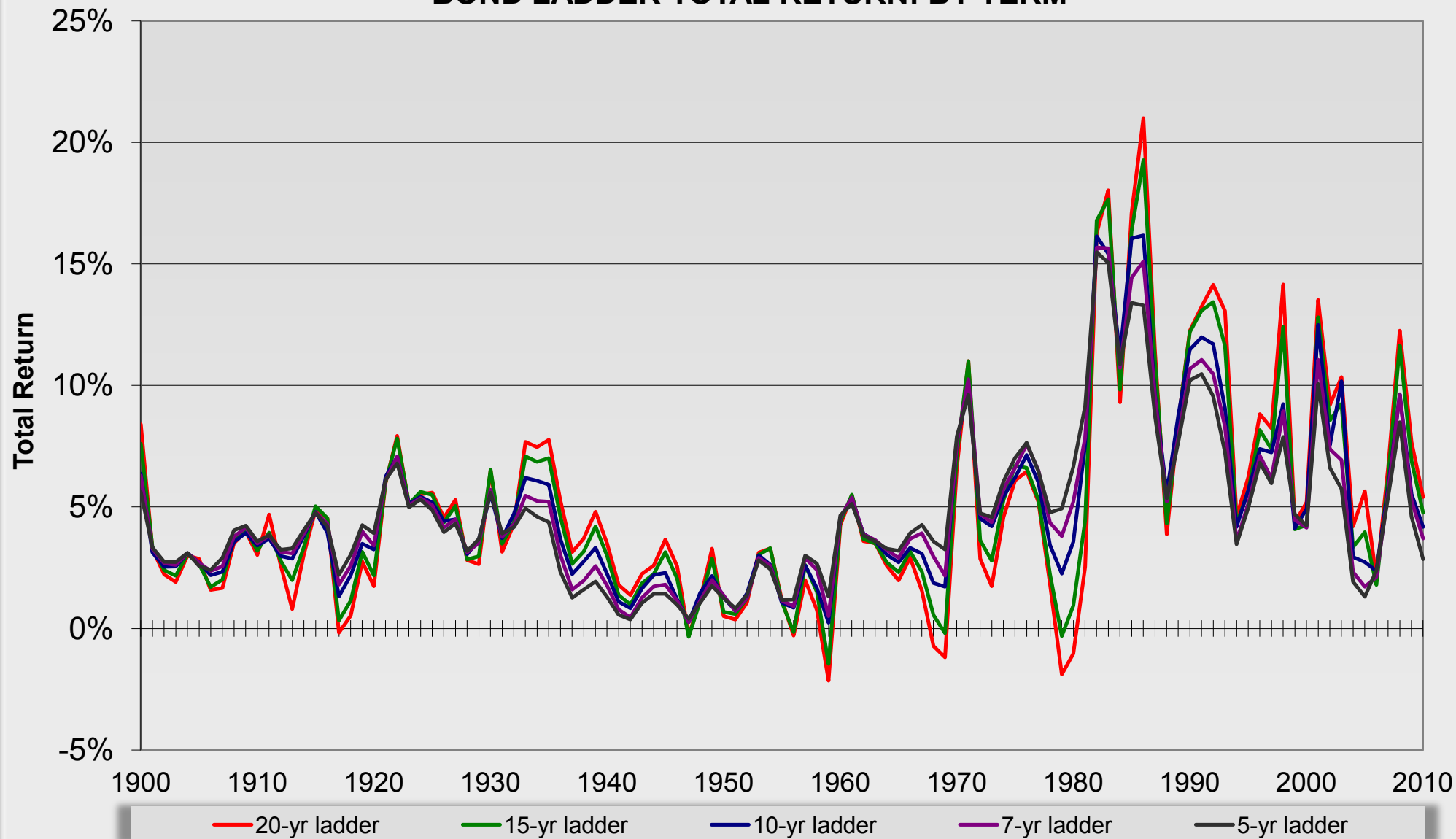


1900-2010	Bond Ladders				
	5-Year	7-Year	10-Year	15-Year	20-Year
Average Return	4.6%	4.7%	4.8%	4.9%	4.9%
Minimum Return	0.4%	0.3%	0.2%	-1.5%	-2.1%
Maximum Return	15.5%	15.7%	16.2%	19.3%	21.0%

1965-2010	Bond Ladders				
	5-Year	7-Year	10-Year	15-Year	20-Year
Average Return	6.8%	7.0%	7.2%	7.3%	7.3%
Minimum Return	1.3%	1.7%	1.7%	-0.3%	-1.9%
Maximum Return	15.5%	15.7%	16.2%	19.3%	21.0%

BOND LADDER TOTAL RETURN: BY TERM



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