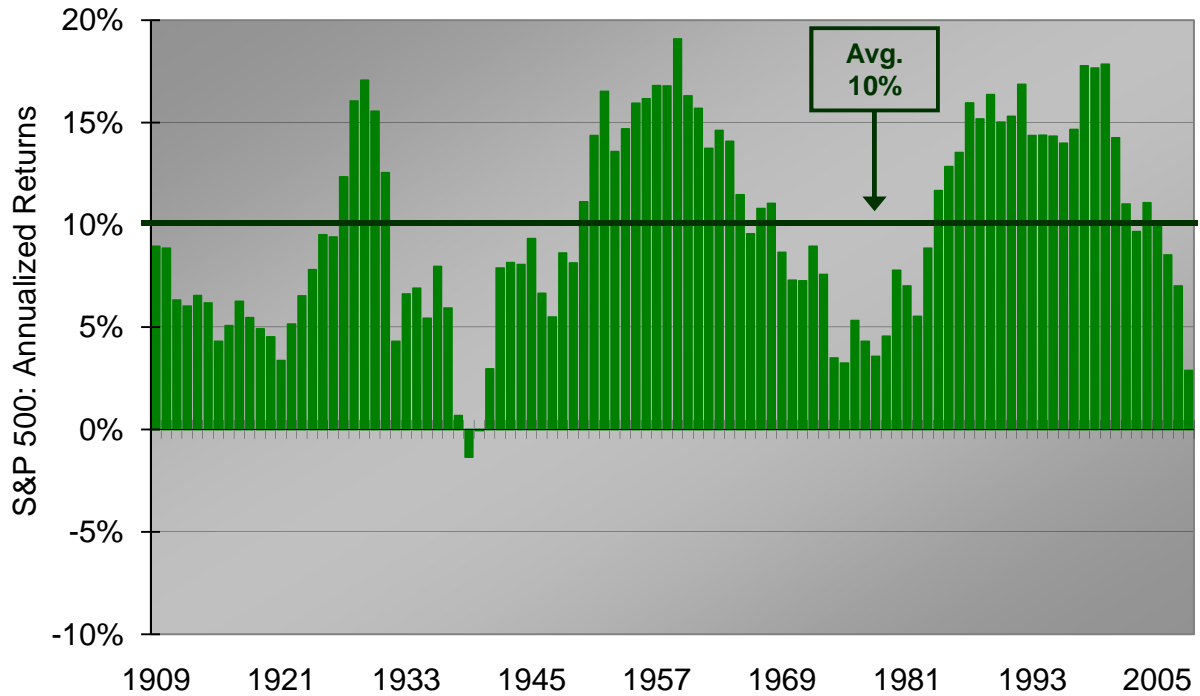


10-YEAR ROLLING STOCK MARKET RETURN

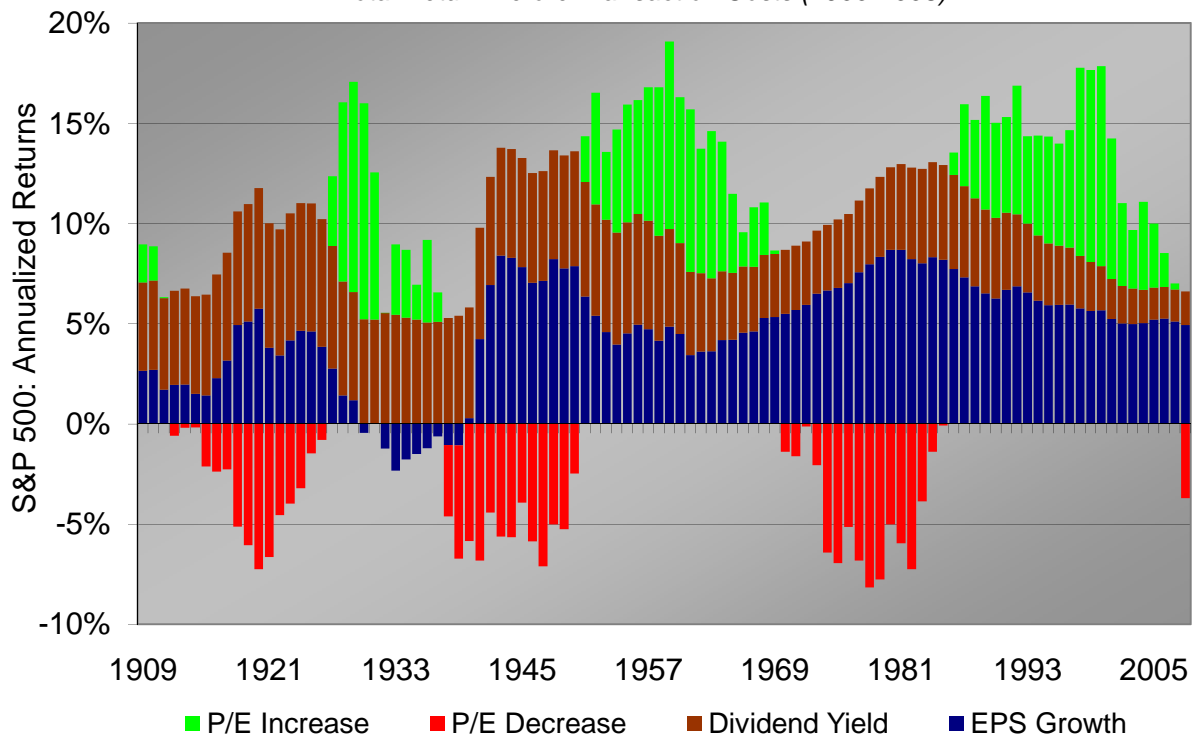
Total Return Before Transaction Costs (1900-2008)



Copyright 2004-2009, Crestmont Research (www.CrestmontResearch.com)

10-YEAR STOCK MARKET RETURN (COMPONENTS)

Total Return Before Transaction Costs (1900-2008)



Copyright 2004-2009, Crestmont Research (www.CrestmontResearch.com)