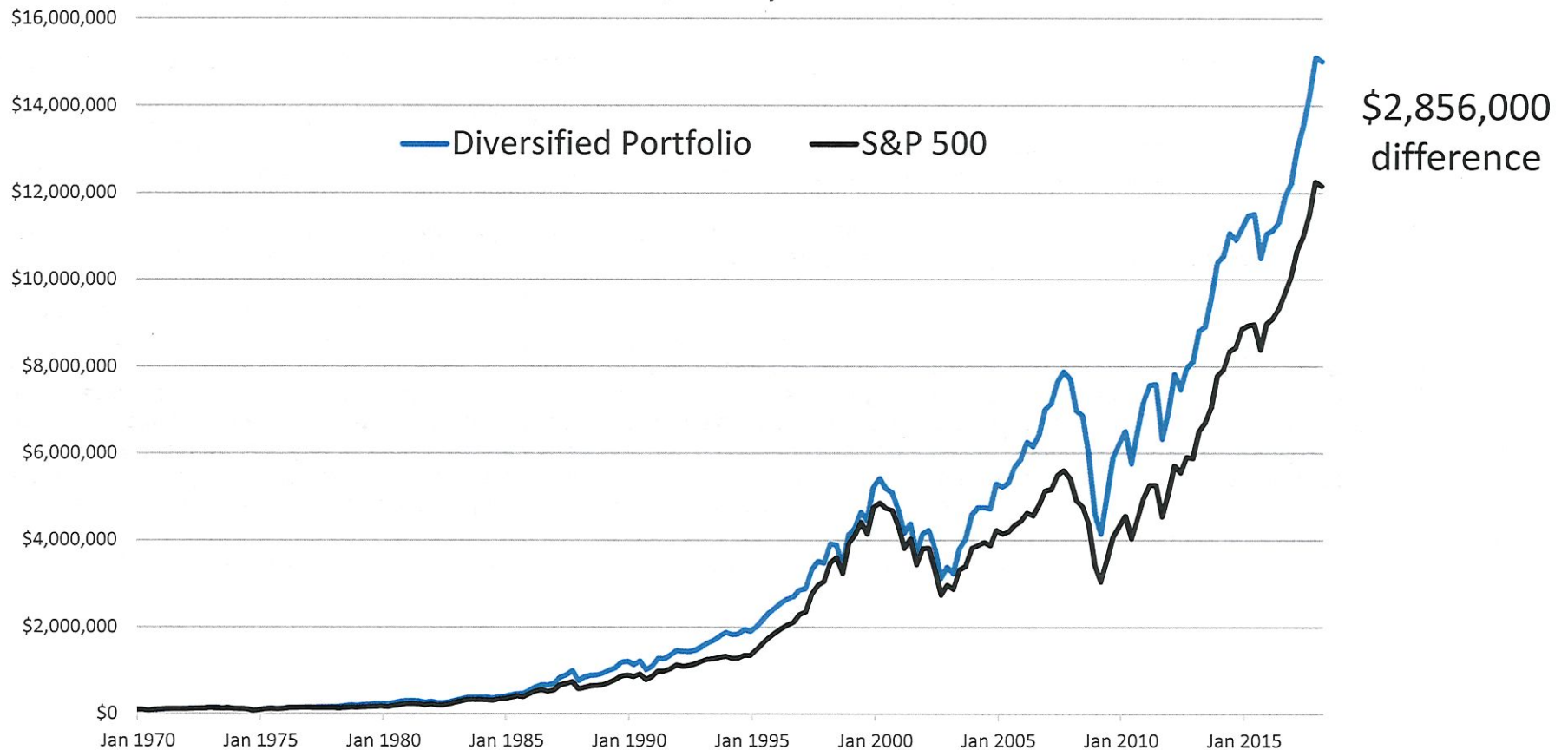


Because diversification should work over time

Growth of \$100,000 since 1970



Source: Zephyr StyleAdvisor; "Diversified Portfolio" consists of 45% large cap, 20% mid cap, 5% small cap, 20% developed int'l, and 10% emerging market stocks. Diversification and Asset Allocation do not ensure a profit or guarantee protection against a loss.