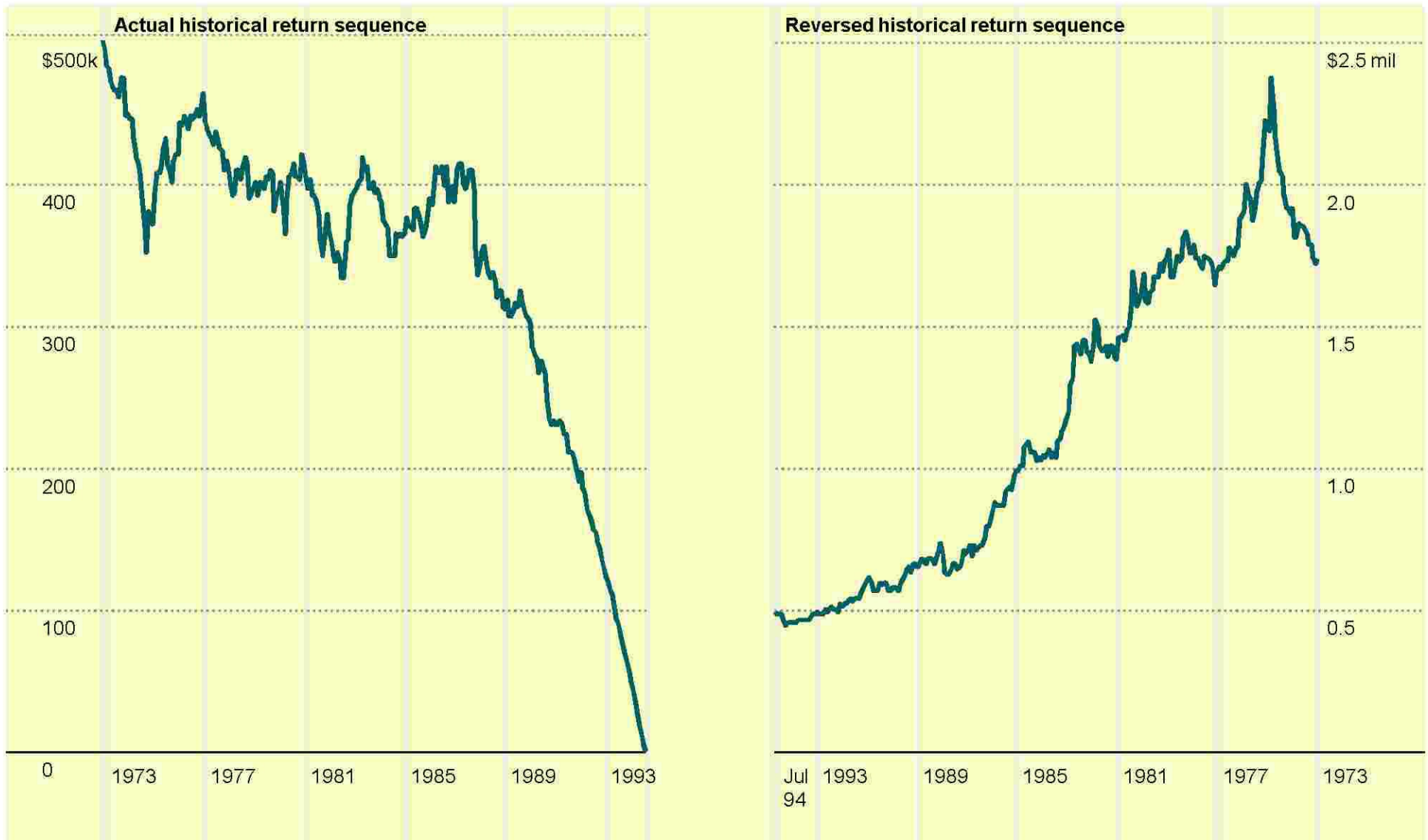


The Sequence of Returns Can Significantly Affect Your Retirement

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Past performance is no guarantee of future results. Hypothetical value of \$500,000 invested at the beginning of 1973 and July 1994. Assumes inflation-adjusted withdrawal rate of 5%. Portfolio: 50% large-company stocks/50% intermediate-term bonds. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. © 2009 Morningstar, Inc. All rights reserved. 3/1/2009

