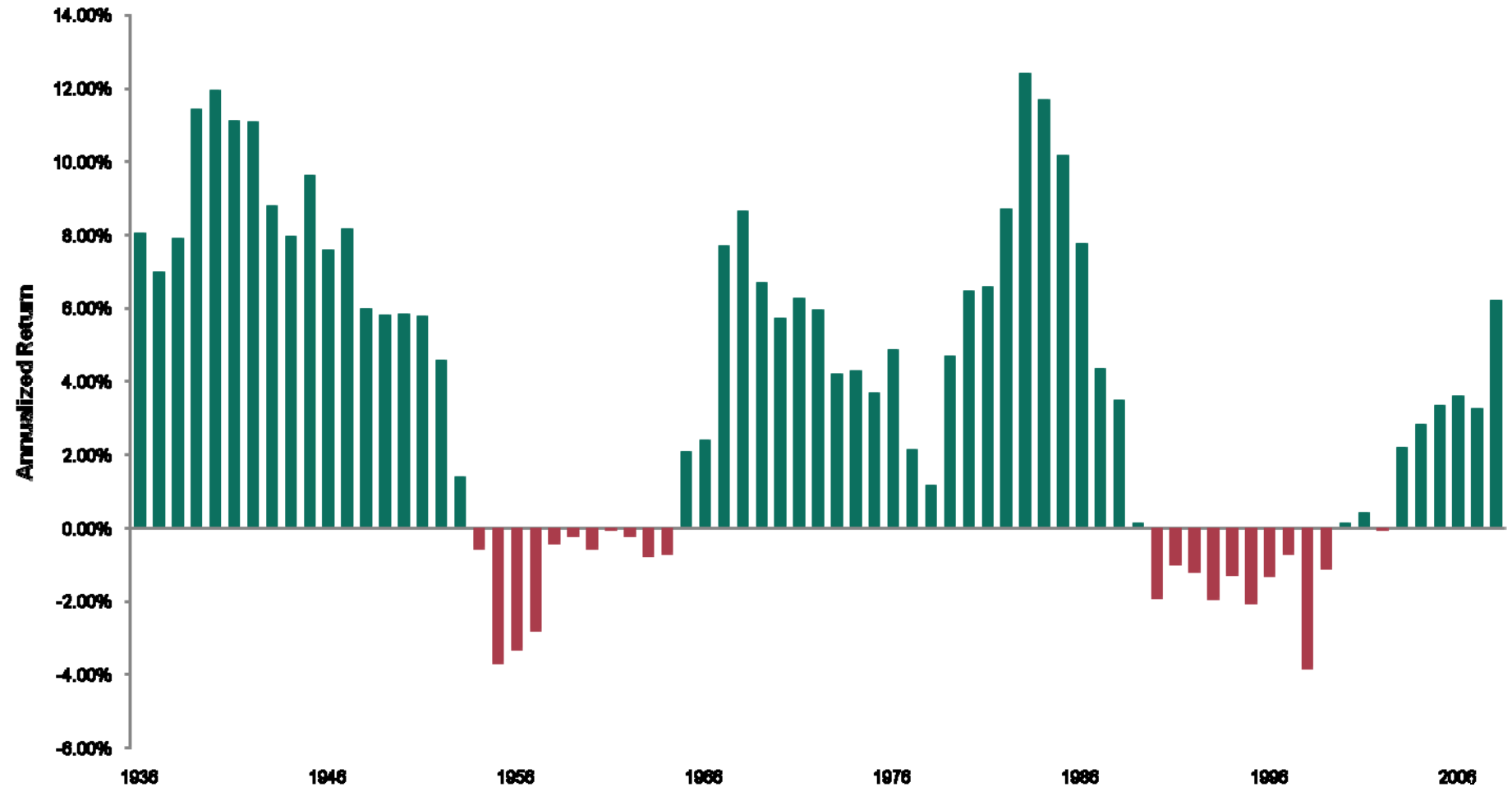


Ten-Year Moving Average of the US Size Premium



Annual: 1927-2008



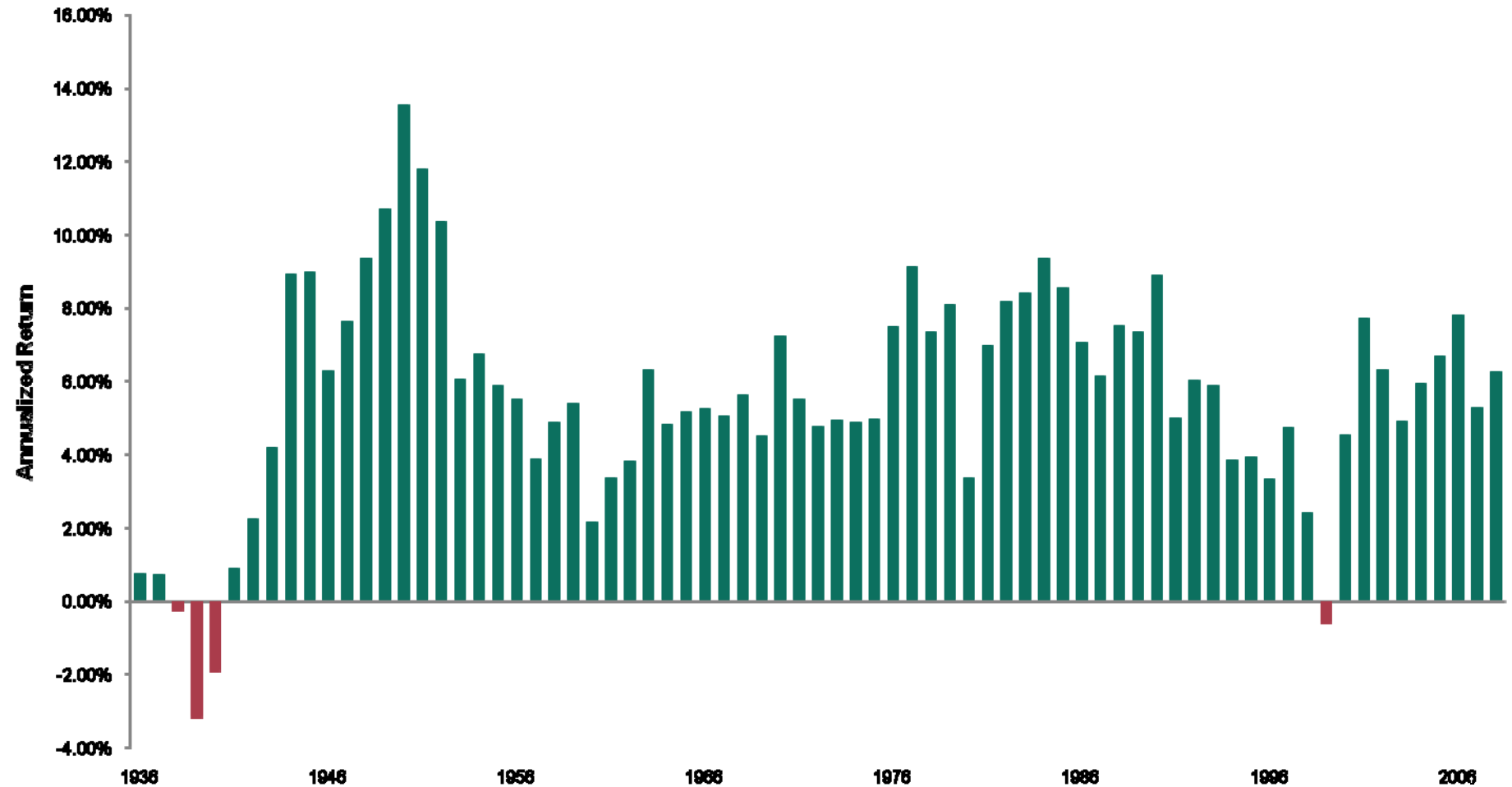
Data provided by Fama/French. US SmB research factors.

Past performance is not a guarantee of future results. Values change frequently and past performance may not be repeated. There is always the risk that an investor may lose money. Securities of small firms are often less liquid than those of large companies. As a result, small company stocks may fluctuate relatively more in price. Even a long-term investment approach cannot guarantee a profit. Economic, political, and issuer-specific events will cause the value of securities, and the funds that own them, to rise or fall. Because the value of investments will fluctuate, there is a risk that investors will lose money.

Ten-Year Moving Average of the US Value Premium



Annual: 1927-2008

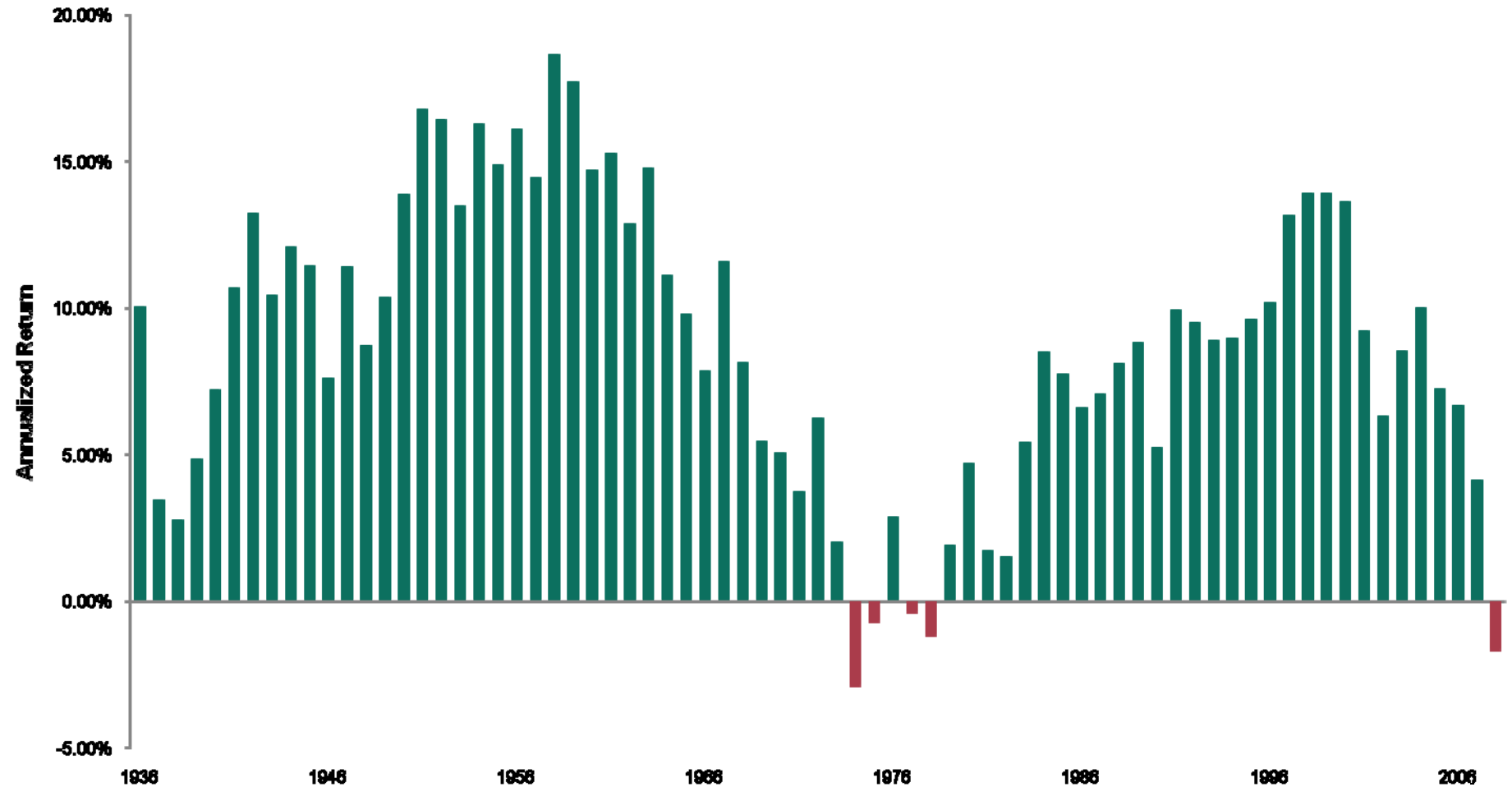


Data provided by Fama/French. US HmL research factors.

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Ten-Year Moving Average of the US Market Premium

Annual: 1927-2008



Data provided by Fama/French. Total US Market Research Factor (total market minus T-Bill Treasury bills).

Past performance is not a guarantee of future results. Values change frequently and past performance may not be repeated. There is always the risk that an investor may lose money. Securities of small firms are often less liquid than those of large companies. As a result, small company stocks may fluctuate relatively more in price. Even a long-term investment approach cannot guarantee a profit. Economic, political, and issuer-specific events will cause the value of securities, and the funds that own them, to rise or fall. Because the value of investments will fluctuate, there is a risk that investors will lose money.