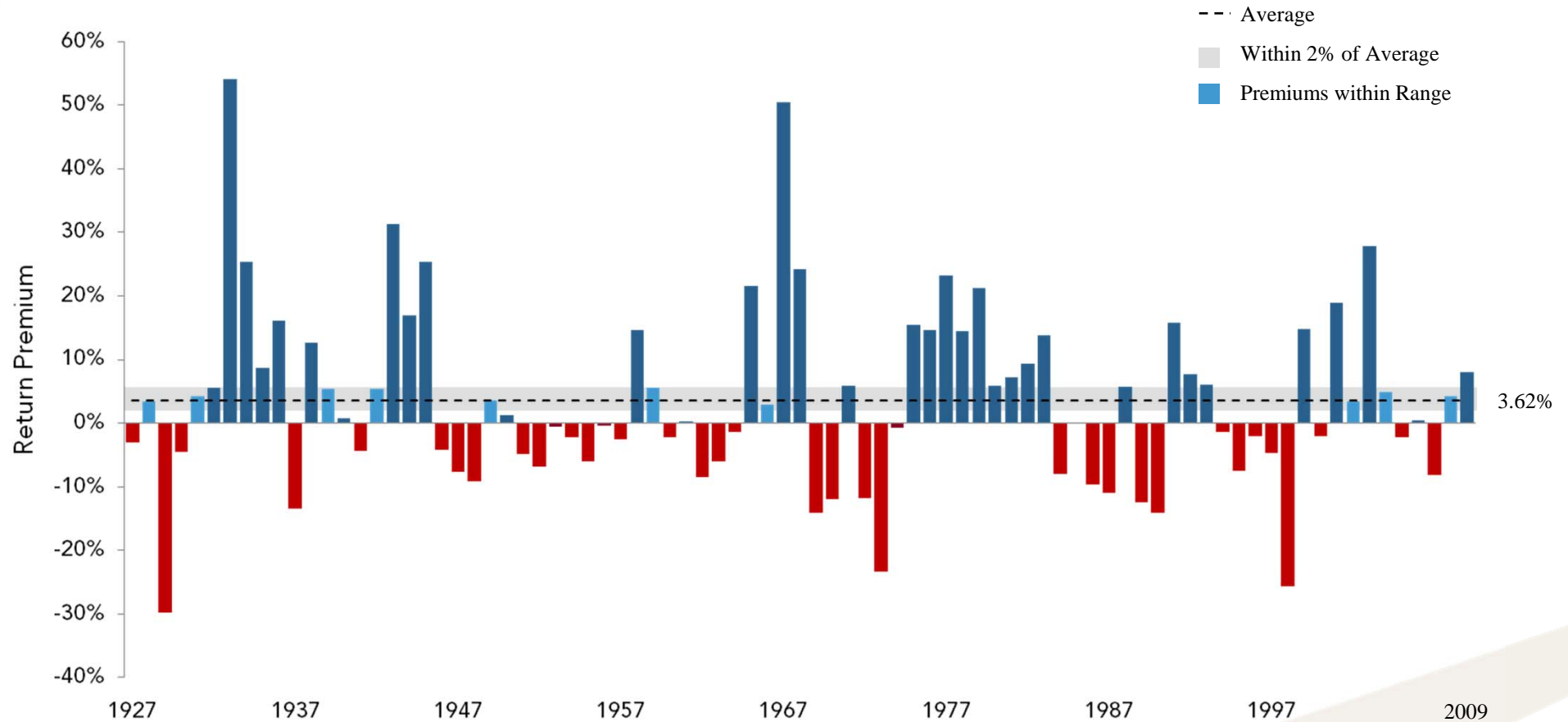


US Size Premium



Yearly Observations: Small Stocks minus Large Stocks
1927-2009



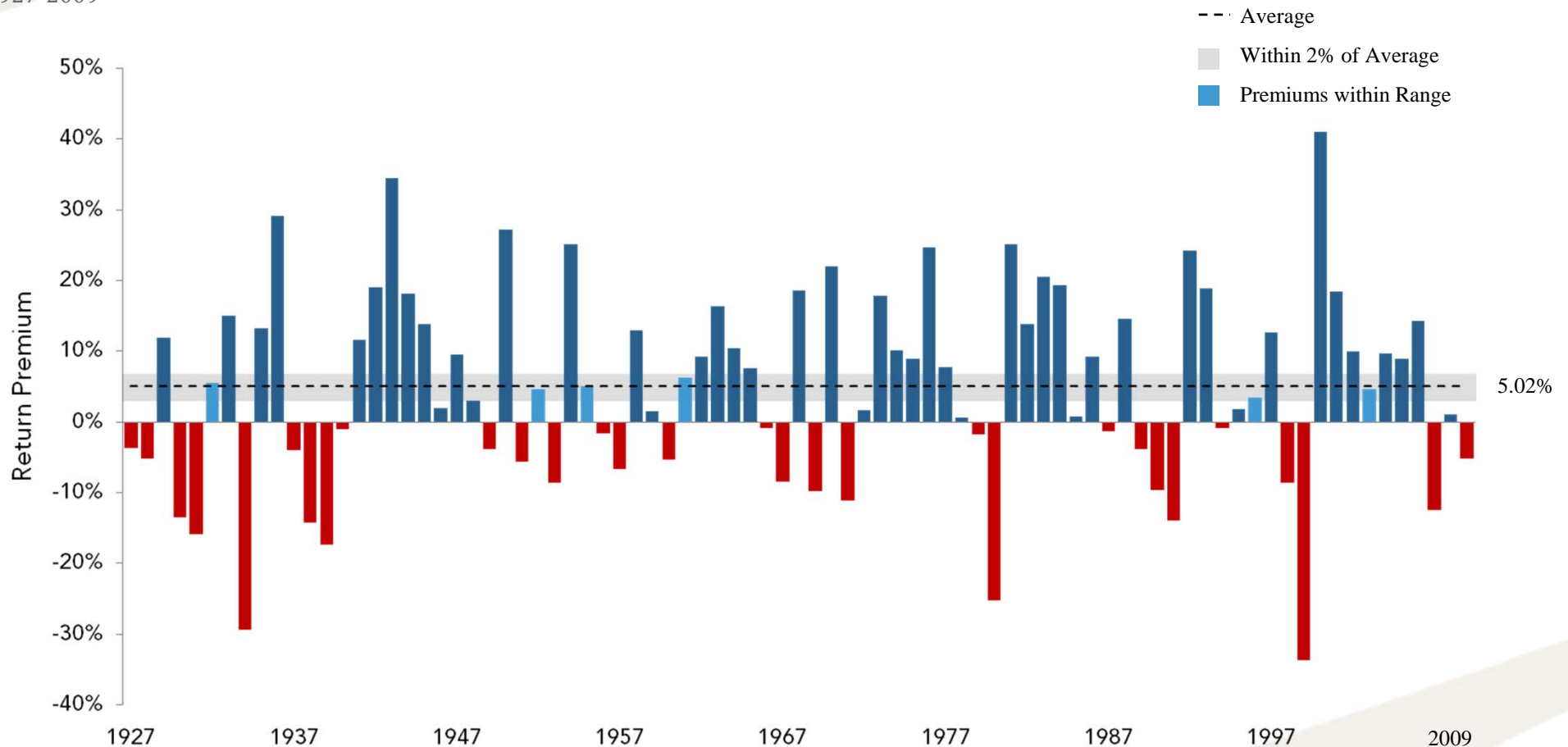
Multifactor data provided by Fama/French.

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.

US Value Premium



Yearly Observations: Value Stocks minus Growth Stocks
1927-2009



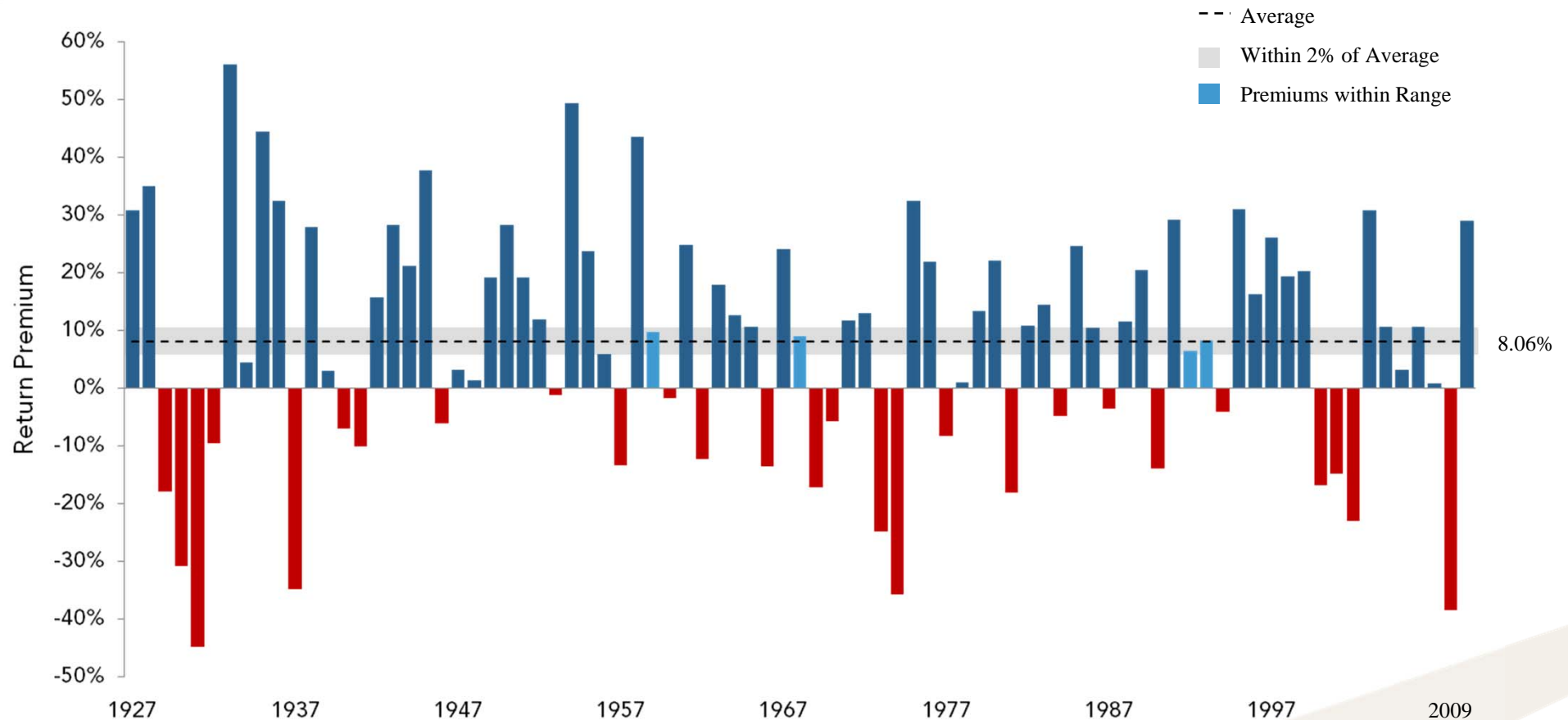
Multifactor data provided by Fama/French.

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US Market Premium



Yearly Observations: Market minus One-Month Treasury Bills
1927-2009



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

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