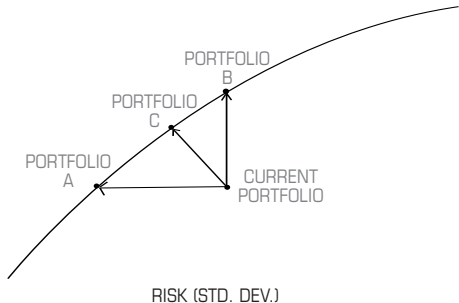


FIGURE 1

EFFICIENT FRONTIER

AVERAGE ANNUAL RETURN



** Efficient Frontier shows the maximum expected return for a given level of risk. Past performance is not indicative of future results.*