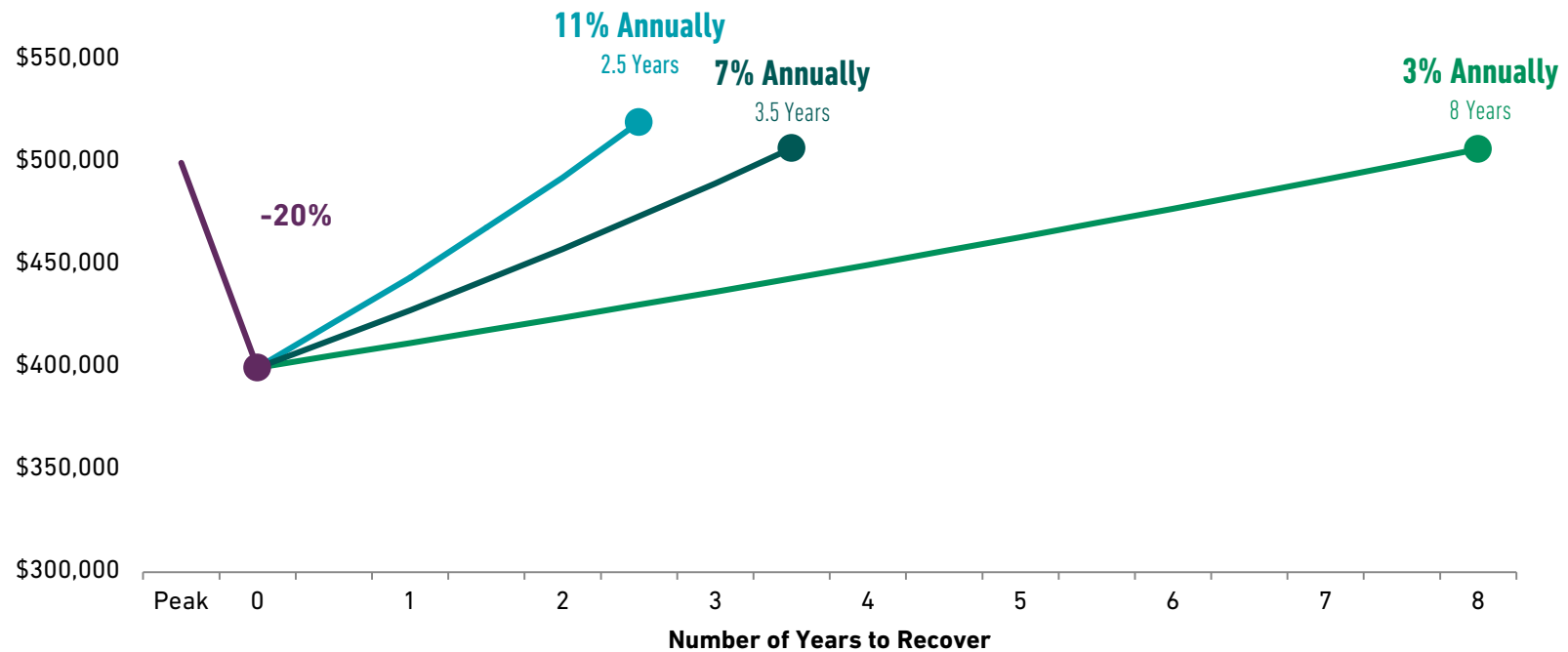


A Risk to Retirement

A \$500,000 Portfolio's Recovery From 20% Decline

Those nearing retirement may not have time to rebound from significant losses.



The annual returns of 3%, 7% and 11% are hypothetical and used to demonstrate how long it may take to recover losses over time. The returns do not represent or predict the performance of any fund.