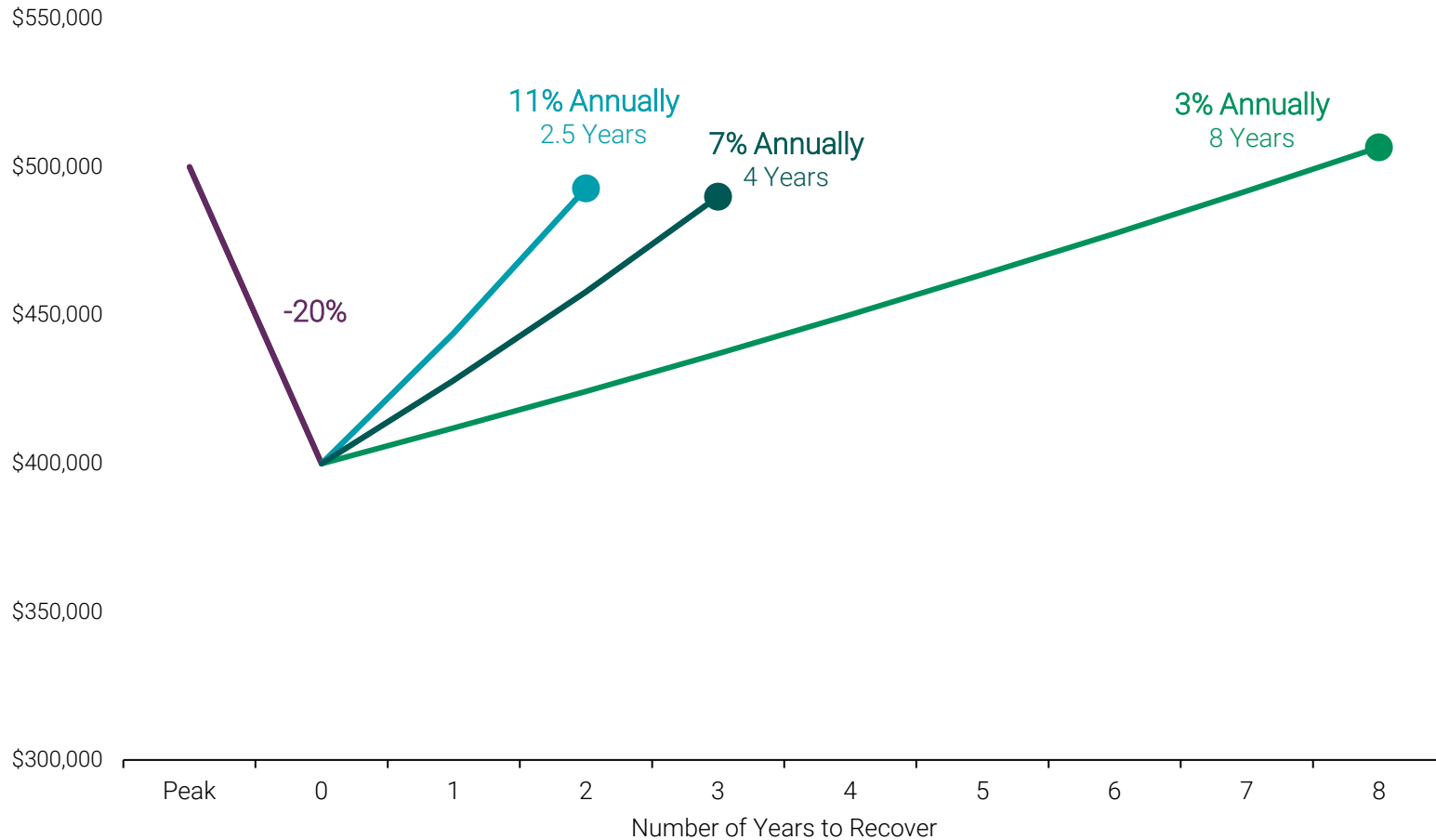


A Risk to Retirement

The Amount of Time and Return Needed for a \$500,000 Portfolio to Recover from a 20% Decline in the Market
Those nearing retirement may not have time to rebound from significant losses.



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

