2011 Andex® Chart

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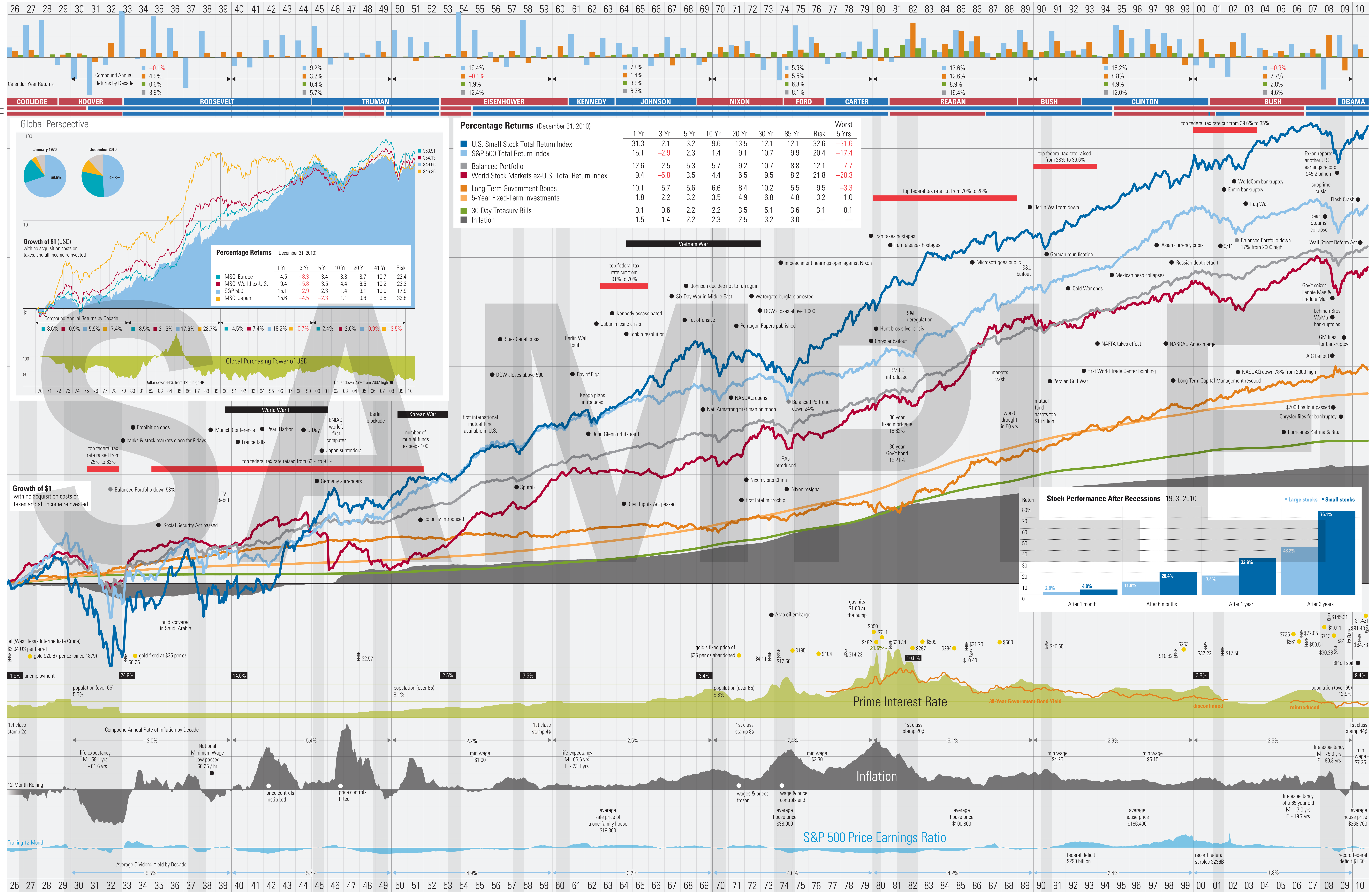

Percentage Returns (December 31, 2010)

	1 Yr	3 Yr	5 Yr	10 Yr	20 Yr	30 Yr	85 Yr	Risk	Worst 5 Yrs
U.S. Small Stock Total Return Index	31.3	2.1	3.2	9.6	13.5	12.1	12.1	32.6	–31.6
S&P 500 Total Return Index	15.1	–2.9	2.3	1.4	9.1	10.7	9.9	20.4	–17.4
Balanced Portfolio	12.6	2.5	5.3	5.7	9.2	10.7	8.8	12.1	–7.7
World Stock Markets ex-U.S. Total Return Index	9.4	–5.8	3.5	4.4	6.5	9.5	8.2	21.8	–20.3
Long-Term Government Bonds	10.1	5.7	5.6	6.6	8.4	10.2	5.5	9.5	–3.3
5-Year Fixed-Term Investments	1.8	2.2	3.2	3.5	4.9	6.8	4.8	3.2	1.0
30-Day Treasury Bills	0.1	0.6	2.2	2.2	3.5	5.1	3.6	3.1	0.1
Inflation	1.5	1.4	2.2	2.3	2.5	3.2	3.0	—	—

Percentage Returns (December 31, 2010)

	1 Yr	3 Yr	5 Yr	10 Yr	20 Yr	41 Yr	Risk
MSCI Europe	4.5	–8.3	3.4	3.8	8.7	10.7	22.4
MSCI World ex-U.S.	9.4	–5.8	3.5	4.4	6.5	10.2	22.2
S&P 500	15.1	–2.9	2.3	1.4	9.1	10.0	17.9
MSCI Japan	15.6	–4.5	–2.3	1.1	0.8	9.8	33.8

Hypothetical value of $1 invested at the beginning of 1926. Assumes reinvestment of income and no transaction costs or taxes. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. Past performance is no guarantee of future results. Government bonds and Treasury bills are guaranteed by the full faith and credit of the United States government as to the timely payment of principal and interest, while stocks are not guaranteed and have been more volatile than the other asset classes. Furthermore, small stocks are more volatile than large stocks and are subject to significant price fluctuations, business risks, and are thinly traded. International investments involve special risks such as fluctuations in currency, foreign taxation, economic and political risks, liquidity risks, and differences in accounting and financial standards. Recession data is from the National Bureau of Economic Research (NBER). NBER does not define a recession in terms of two consecutive quarters of decline in real GDP. Rather, a recession is a recurring period of decline in total output, income, employment, and trade usually lasting from six months to a year and marked by widespread contractions in many sectors of the economy. Gold prices are from London Bullion Market Association and represent the London P.M. daily closing prices per troy ounce. The balanced portfolio was created for illustrative purposes only. It is neither a recommendation, nor an actual portfolio. All income was reinvested and the portfolio was rebalanced every 12 months. Returns are compound annual returns, and risk is measured by standard deviation. Standard deviation measures the fluctuation of returns around the arithmetic average return of the investment. The worst 5-year calculations are out of 961 rolling 60-month periods. Source: U.S. Small Stocks— represented by the fifth capitalization quintile of stocks on the NYSE for 1926–1981 and the performance of the Dimensional Fund Advisors, Inc. (DFA) U.S. Micro Cap Portfolio thereafter; S&P 500—Standard and Poor's 500®, which is an unmanaged group of securities and considered to be representative of the U.S. stock market in general; World Stock Markets ex-U.S.—Global Financial Data for 1926–1969 and Morgan Stanley Capital International (MSCI) World ex-U.S. Index thereafter; Long-Term Government Bonds—represented by the 20-year U.S. government bond; 5-Year Fixed-Term Investments—represented by the yield on a 5-year U.S. government bond; 30-Day Treasury Bills—represented by the 30-day U.S. Treasury bill; Inflation—represented by the Consumer Price Index; MSCI Europe and Japan—represented by Morgan Stanley Capital International Indexes; World Market Capitalization by Country—Morgan Stanley Capital International Blue Book℠; Global Purchasing Power of U.S. Dollar—The Federal Reserve; Prime Interest Rate—The Federal Reserve; 30-Year Government Bond Yield—The Federal Reserve; S&P 500 Price Earnings Ratio—Robert Shiller (Yale) from 1926–1999 and Morningstar thereafter. In the Stock Performance After Recessions graph, the "After 3 years" average does not include the recession that began in December 2007.

bars represent recessions
(National Bureau of Economic Research)

Balanced Portfolio
10% Small Stocks
30% Large Stocks
20% World ex-U.S. Stocks
30% Bonds
10% Cash

MORNINGSTAR®