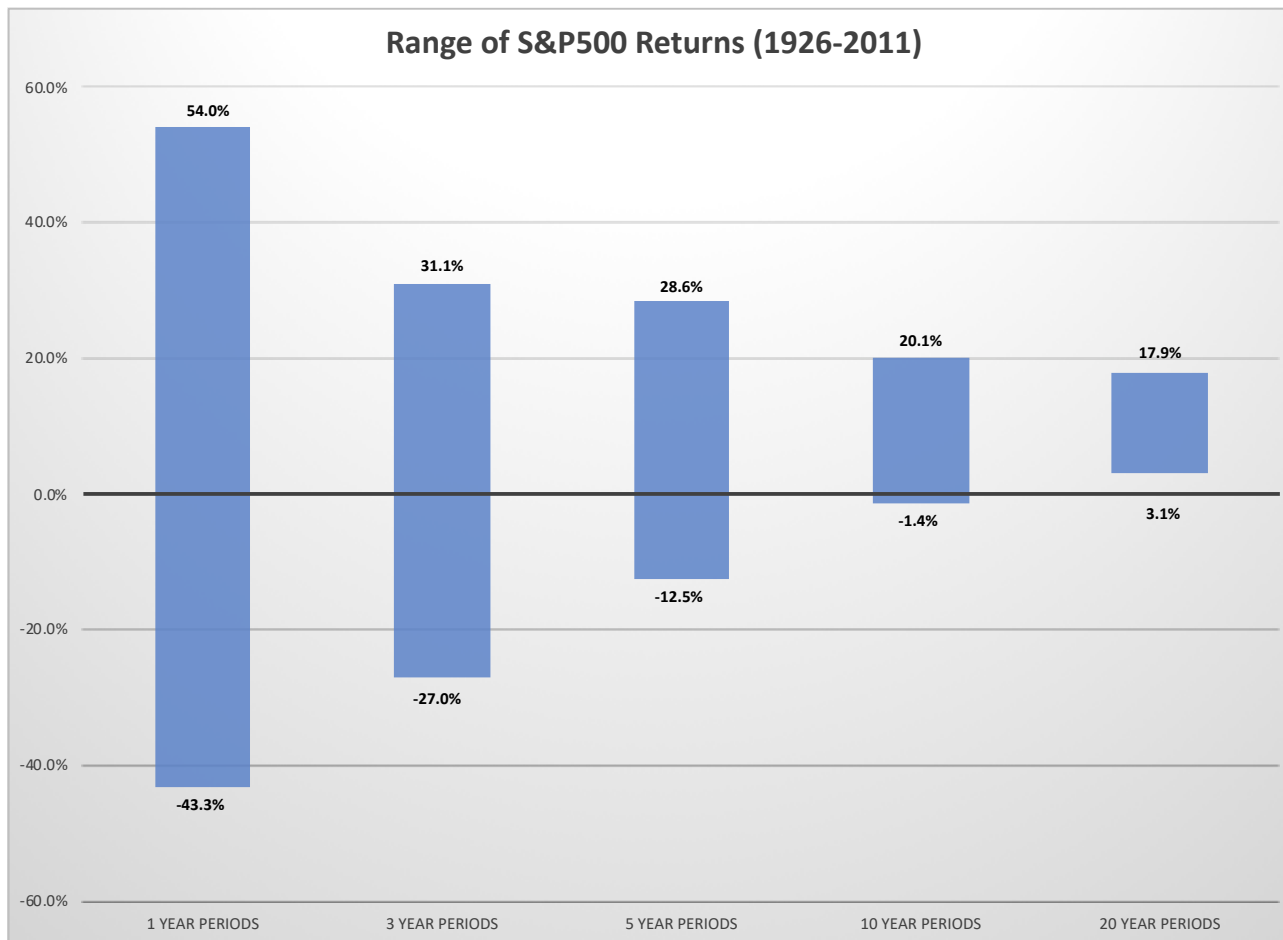


# Long term approach pays



- Holding the S&P500 for longer periods decreases your potential for loss.
- For three-year periods the most you would have gained was almost equal to the greatest potential loss.
- For ten-year periods the greatest potential gain is 14 times greater than your potential loss