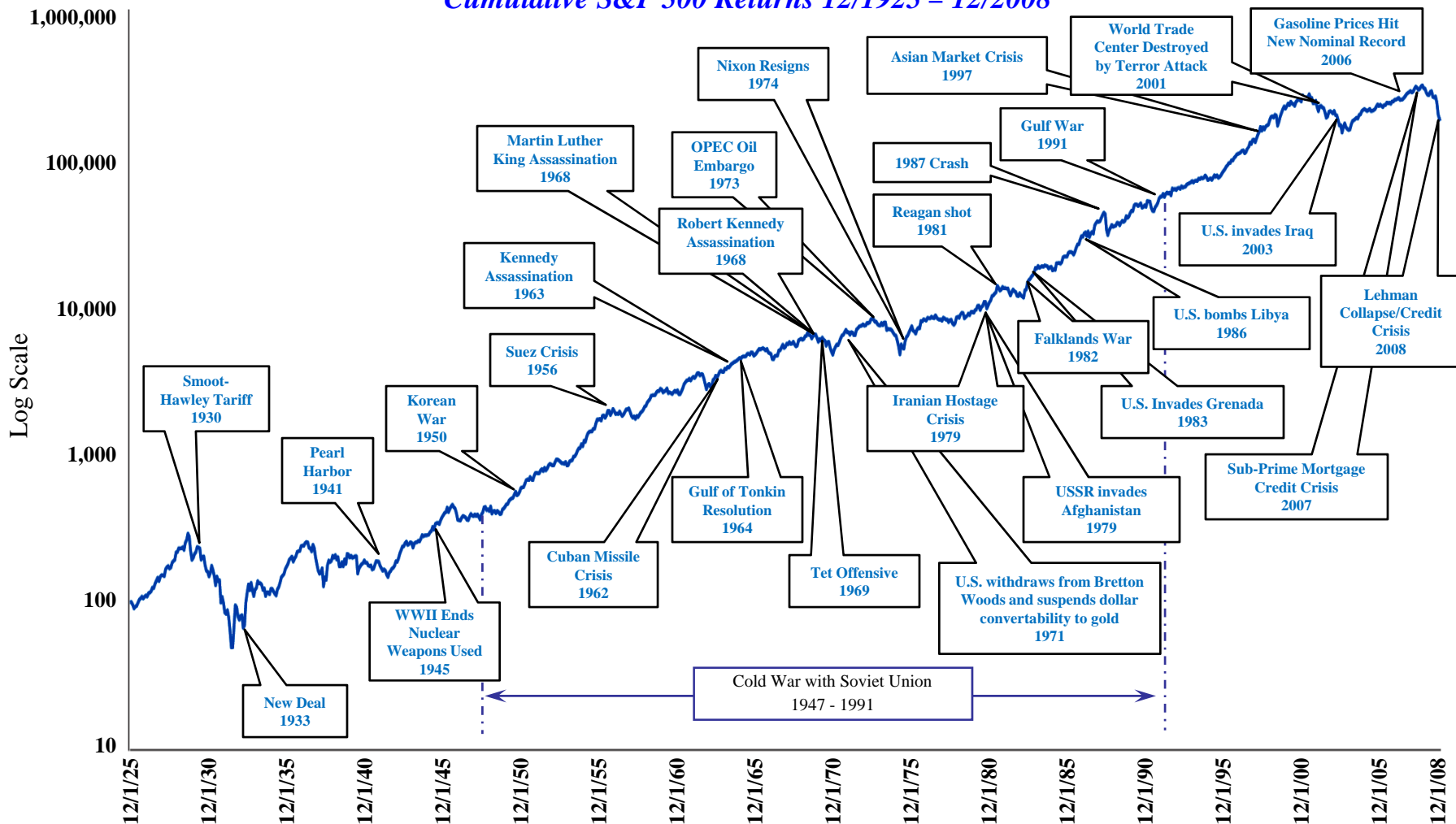


The World is Coming to an End.....AGAIN!

Cumulative S&P 500 Returns 12/1925 – 12/2008



While at any given point in time the market may face headline grabbing challenges, it has nonetheless rewarded patient, long-term investors.

Source: Navellier Applied Research. Return data from Ned Davis Research. Past performance is no guarantee of future results. Investment in equity securities involves substantial risk and has the potential for partial or complete loss of funds invested.