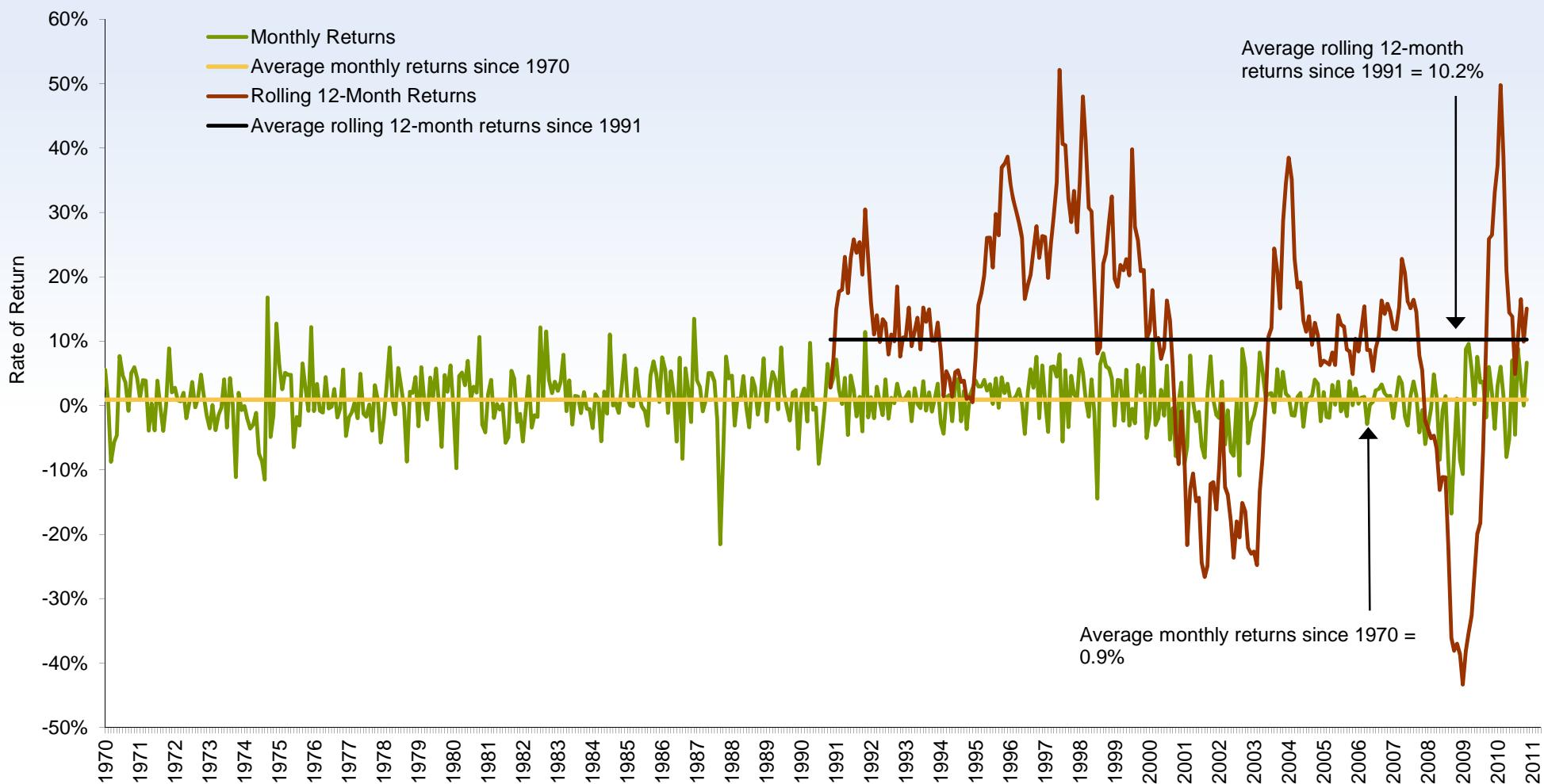


S & P 500

MONTHLY AND ROLLING 12-MONTH RETURNS



Source: Standard & Poor's 1/4/11