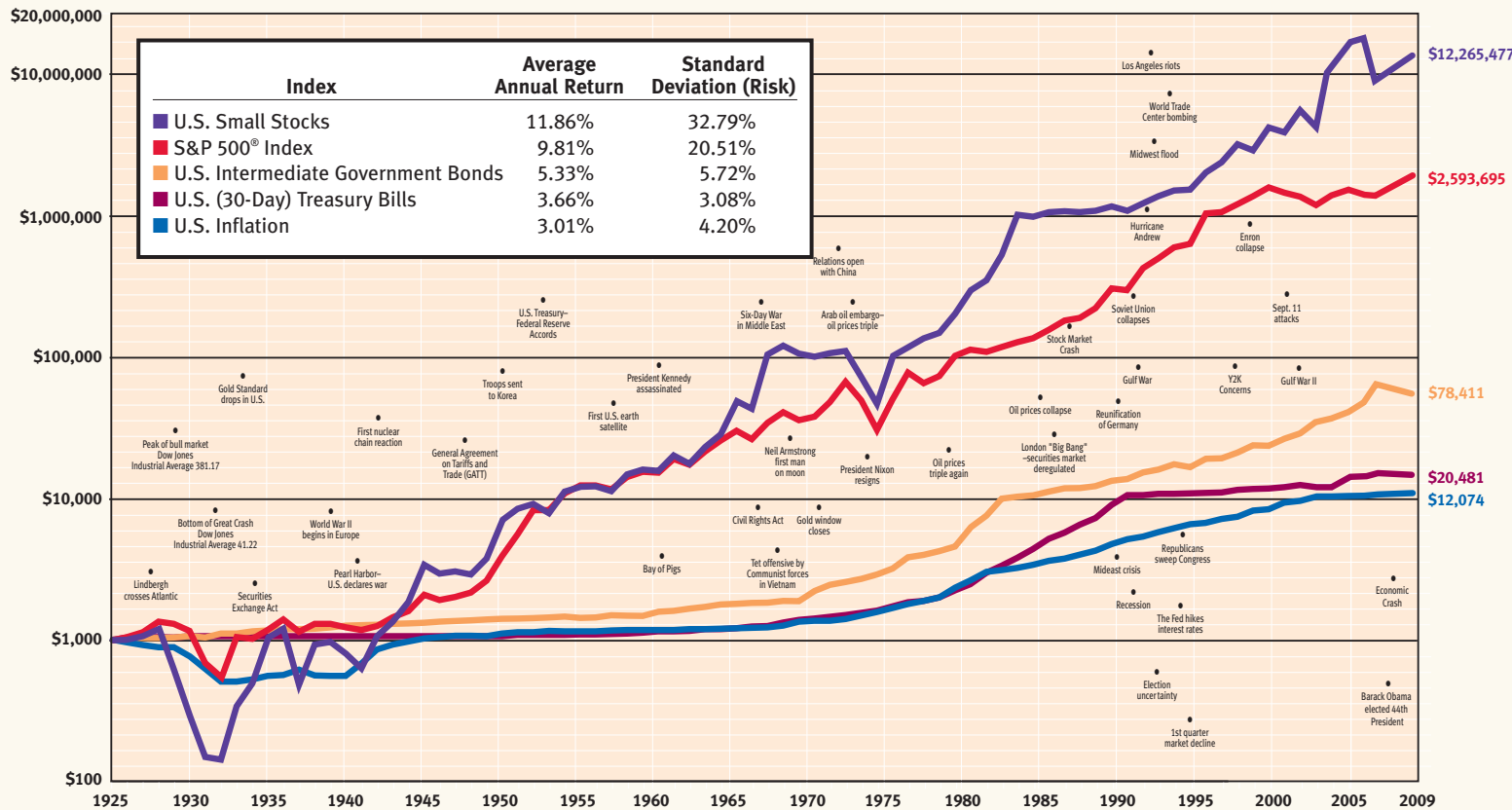


Historically...

INVESTING HAS HELPED INVESTORS GROW WEALTH



The long-term performance of stocks and bonds makes a compelling case for investing. For decades, through recessions, depressions, wars, market crashes and economic and political instability, stocks and bonds — and the mutual funds that invest in them — have remained resilient, helping millions of investors build retirement nest eggs, save for college tuition and reach a multitude of other financial goals.

U.S. Small Stocks represents the total return for the U.S. Small Company Stock Index, an unmanaged index of stocks of small U.S. companies. Small-company stocks are more volatile than large-company stocks.

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U.S. Intermediate Government Bonds represents the total return for intermediate government bonds, an unmanaged index generally representative of the bond market.

U.S. (30-Day) Treasury Bills represents the total return for Treasury bills generally representative of the rate of return on a savings investment.

U.S. Inflation represents the consumer price index, an approximate indicator of inflation.

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