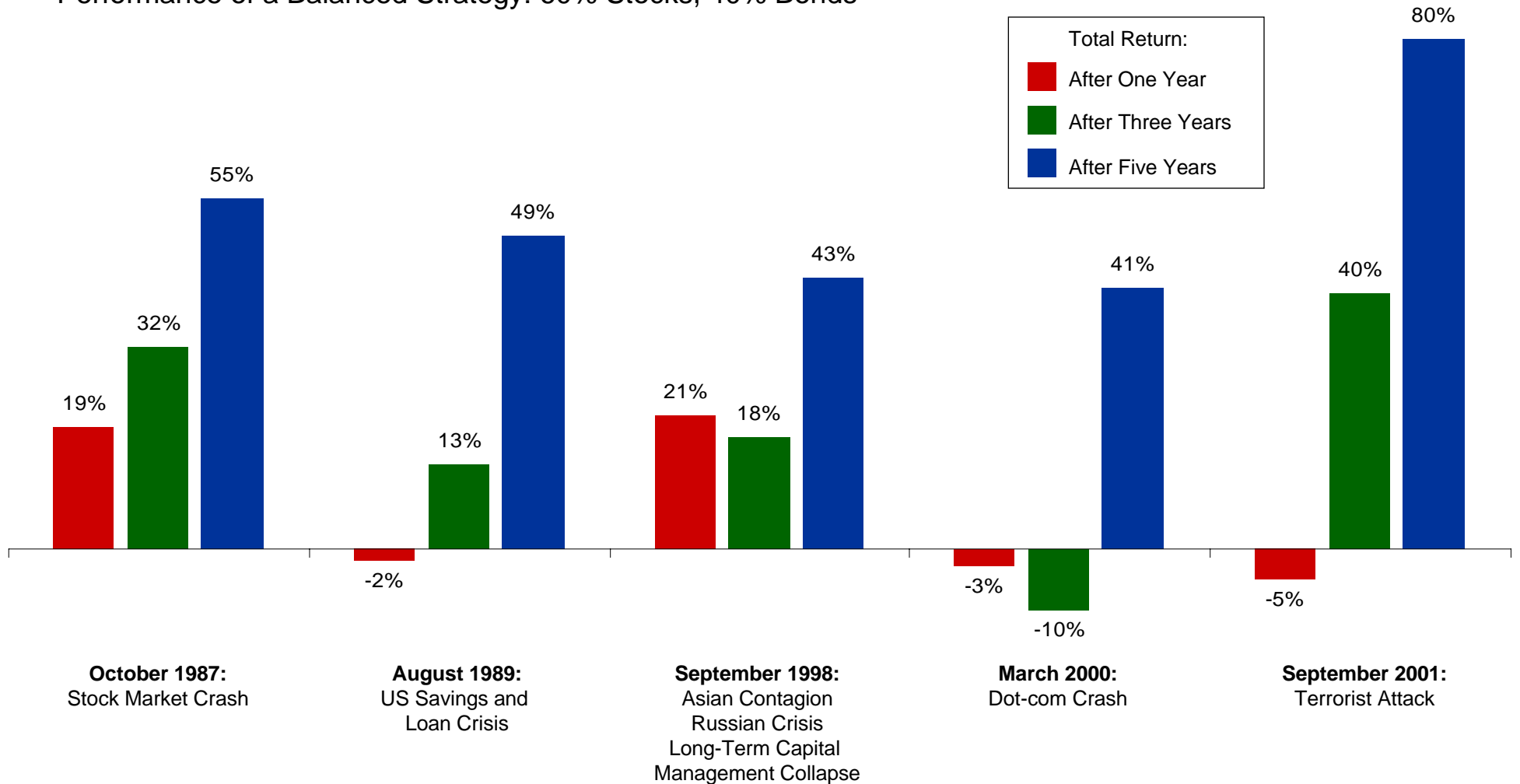


The Market's Response to Financial Crisis

Performance of a Balanced Strategy: 60% Stocks, 40% Bonds



Balanced Strategy: 7.5% each S&P 500 Index, CRSP 6-10 Index, US Small Value Index, US Large Value Index; 15% each International Value Index, International Small Index; 40% Merrill Lynch One-Year Treasury Note Index.

The S&P data are provided by Standard & Poor's Index Services Group. The Merrill Lynch Indices are used with permission; copyright 2008 Merrill Lynch, Pierce, Fenner & Smith Incorporated; all rights reserved. CRSP 6-10 Index data provided by the Center for Research in Security Prices, University of Chicago. US Small Value Index and US Large Value Index provided by Fama/French. International Value Index provided by Fama/French. International Small Cap Index: Compiled by Dimensional from StyleResearch securities data; includes securities of MSCI EAFE countries, market-capitalization weighted, each country capped at 50%; rebalanced semiannually.

Indexes are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio.

Past performance is not a guarantee of future results. Not to be construed as investment advice. Returns of model portfolios are based on back-tested model allocation mixes designed with the benefit of hindsight and do not represent actual investment performance.

Date of First Use: October 1, 2008

The Stock Market's Reaction

As Measured by the Dow Jones Industrial Average

Date	Event	First Trading Session Response				Subsequent Market Behavior		
		Prior Day Close	Close	Change	Percent Change	One Month	Six Months	One Year
September 11, 2001	World Trade Center towers destroyed	9,605.51	8,920.70	-684.81	-7.13%	-3.66%	11.12%	-8.71%
January 16, 1991	US launches bombing attack on Iraq	2,508.91	2,623.51	114.60	4.57%	16.97%	18.93%	29.52%
August 2, 1990	Iraq invades Kuwait	2,899.26	2,864.60	-34.66	-1.20%	-8.74%	-4.67%	4.95%
March 30, 1981	President Reagan shot by John Hinckley Jr.	994.78	992.16	-2.62	-0.26%	1.95%	-14.33%	-16.90%
August 9, 1974	President Nixon resigns	784.89	777.30	-7.59	-0.97%	-14.71%	-8.87%	5.98%
November 22, 1963	President Kennedy assassinated in Dallas	732.64	711.48	-21.16	-2.89%	6.57%	15.37%	24.99%
October 22, 1962	Cuban missile crisis	568.60	558.06	-10.54	-1.85%	15.55%	27.41%	33.89%
September 24, 1955	President Eisenhower heart attack	487.44	455.55	-31.89	-6.54%	0.04%	12.48%	5.72%
June 25, 1950	North Korea invades South Korea	224.30	213.90	-10.40	-4.64%	-4.49%	7.34%	15.13%
December 7, 1941	Japan attacks Pearl Harbor, Hawaii	115.90	112.52	-3.38	-2.92%	-0.86%	-6.19%	2.88%

Dow Jones data provided by Dow Jones Indexes.

Past performance is not a guarantee of future results. Values change frequently and past performance may not be repeated. There is always the risk that an investor may lose money.