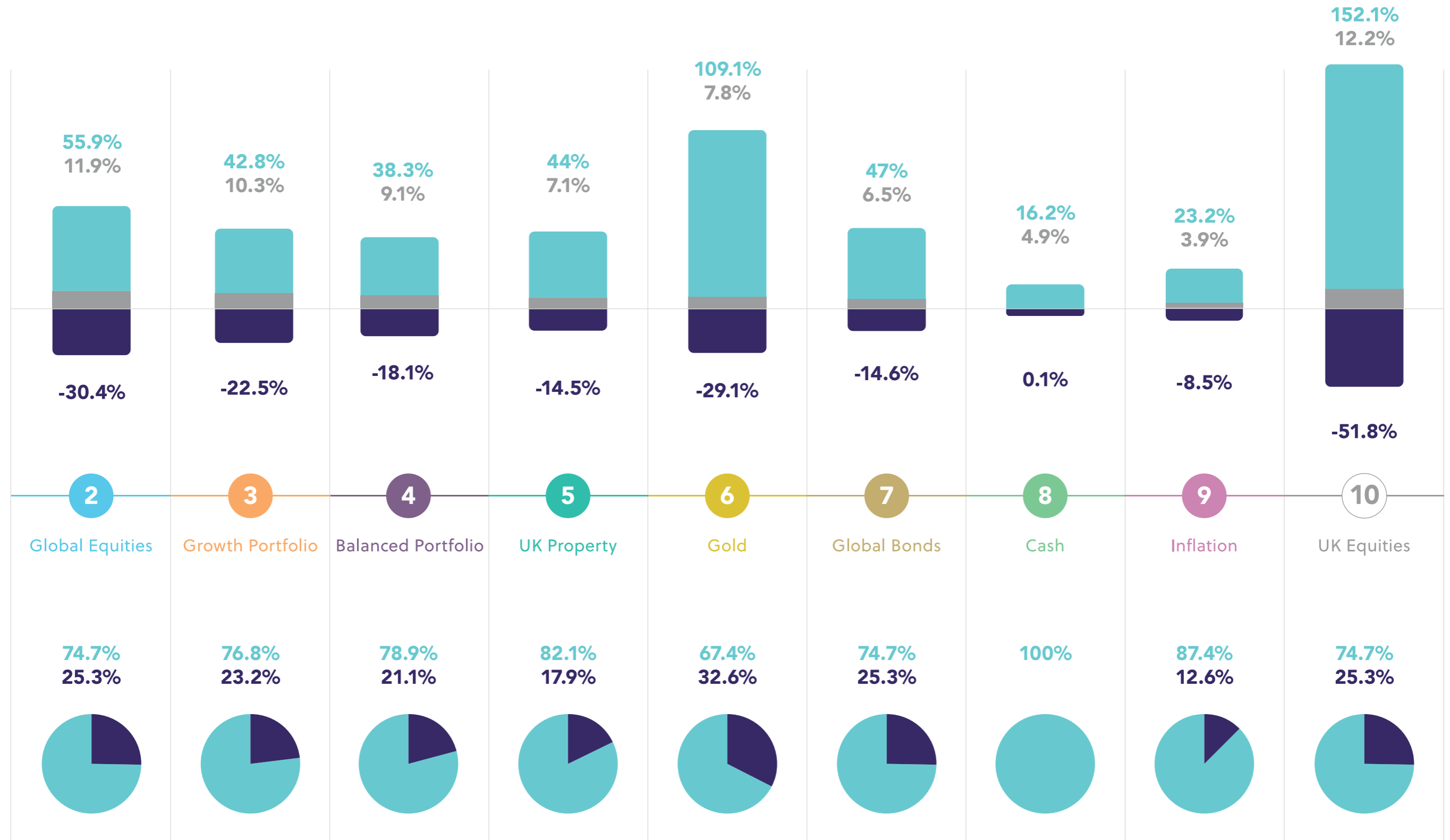


# Highest & Lowest Annual Return - Positive vs. Negative Periods

Highest Return (per calendar year)

Average Return (per calendar year)

Lowest Return (per calendar year)



% Positive Periods (calendar year)

% Negative Periods (calendar year)

The positive periods are represented by the percentage of the calendar returns that are greater than zero. The negative periods are represented by the percentage of the calendar returns that are lower than zero. \*The positive periods are represented by the percentage of the calendar returns that are greater than zero. The negative periods are represented by the percentage of the calendar returns that are lower than zero.