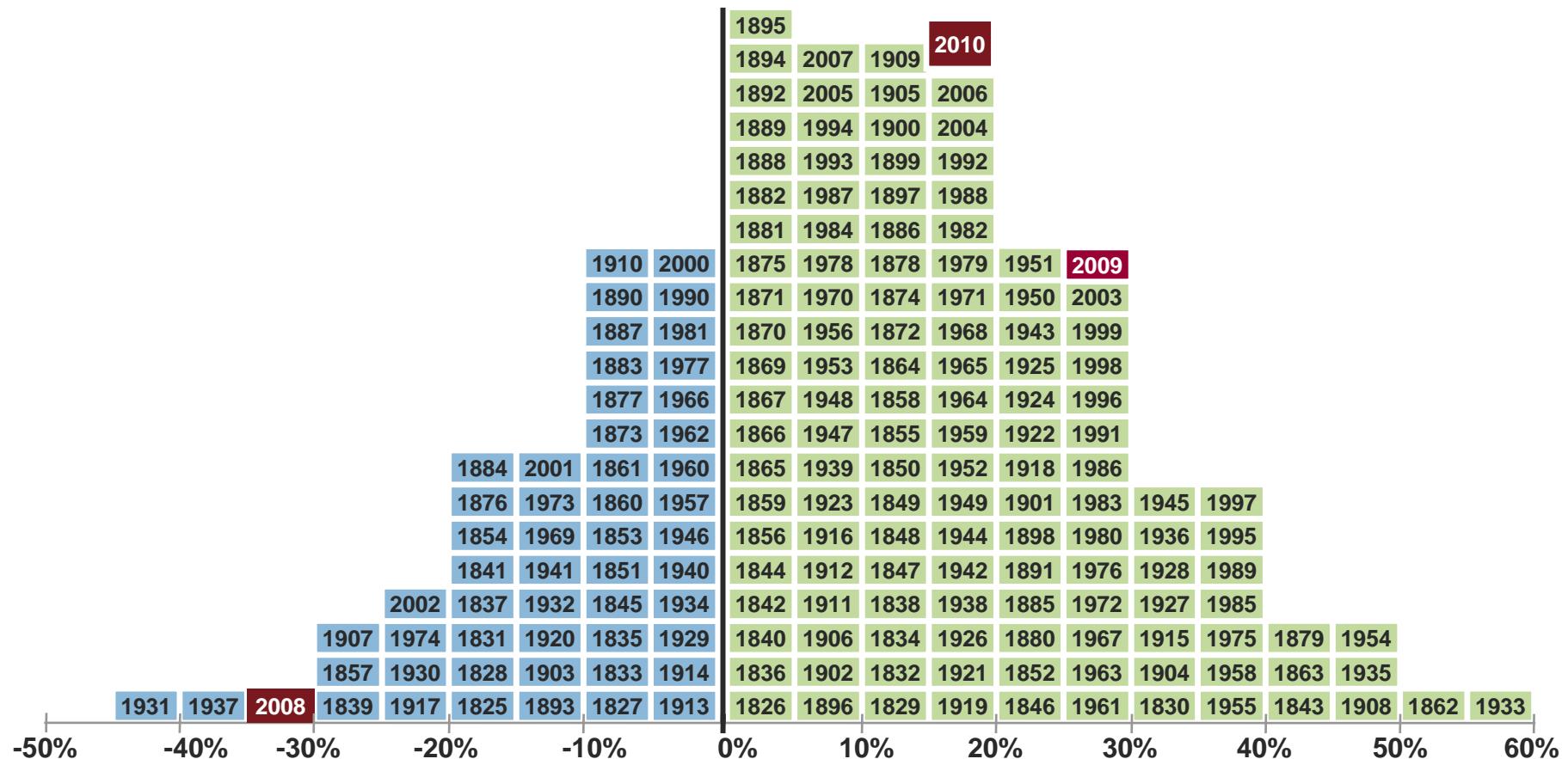


Historically, markets go up more than they go down

US STOCK MARKET CALENDAR YEAR STOCK RETURNS



Source: Standard and Poor's, Ibbotson, Robert Shiller, Fidelity Management and Research Company (Mare). December 31, 2010