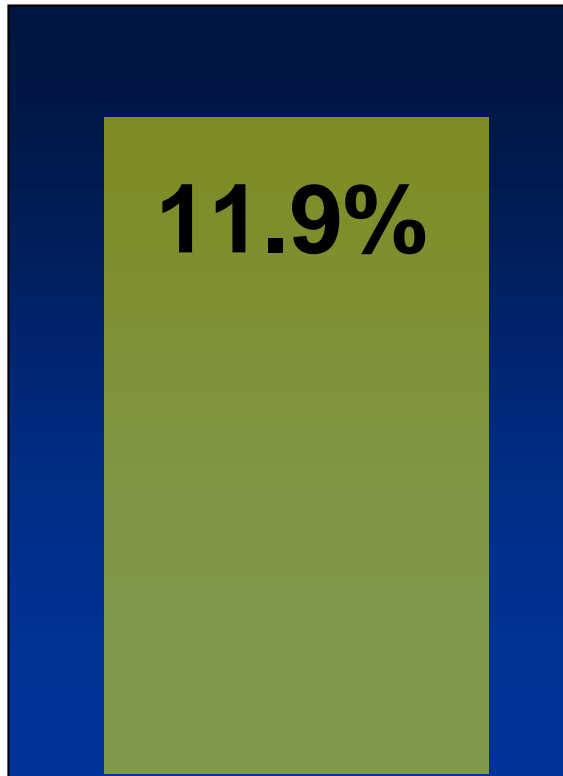


Investors Need Help!

Average Returns: 1986 – 2005 (Twenty Year Study)

**S&P 500
Index**



**Average Mutual
Fund Investor**

