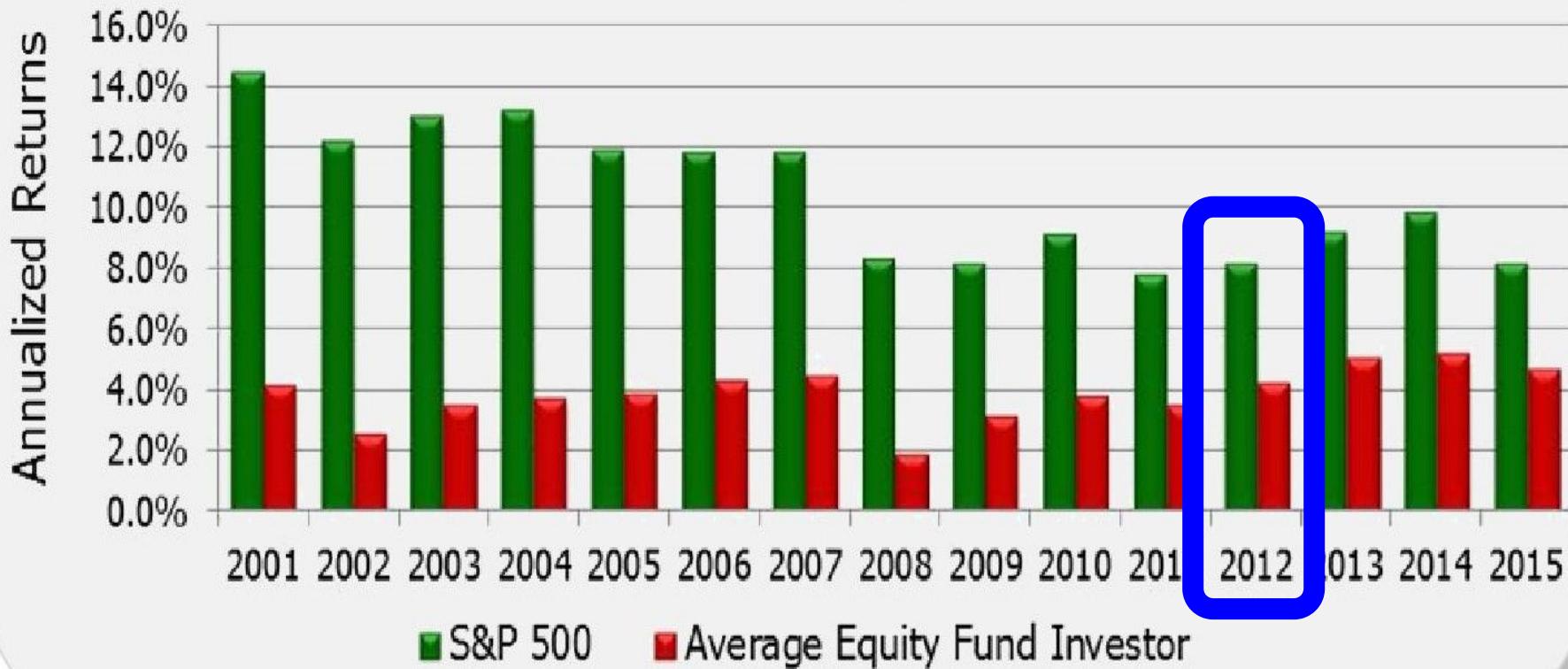


Long-Term Annualized Returns S&P 500 vs. Average Equity Fund Investor



LIVING VALUES
ACHIEVING GOALS