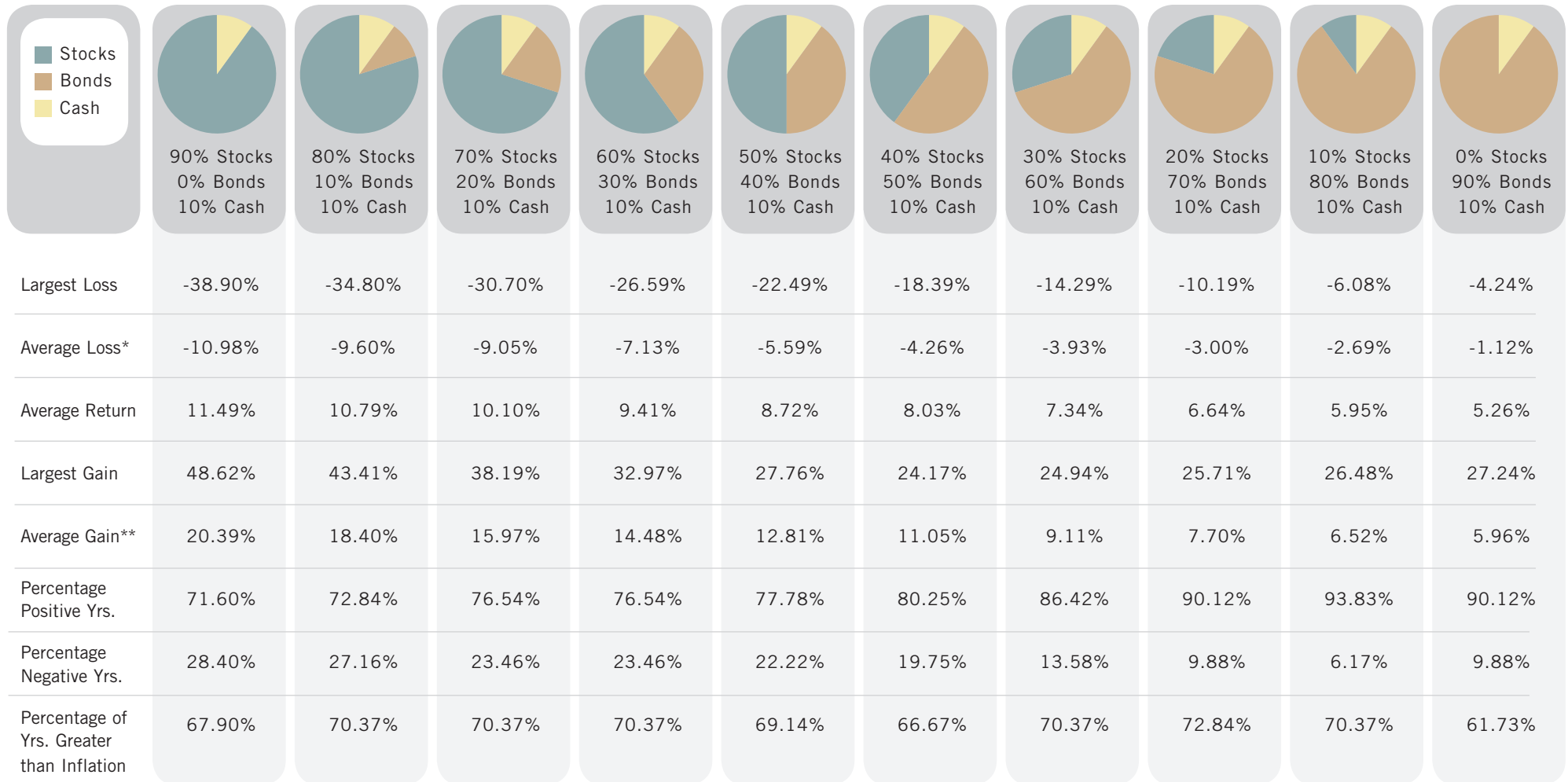


# Asset Allocation Risk and Reward

Annual Returns (1926–2006)  
Average Annual Inflation: 3.11%



Stocks – S&P 500 Index    Bonds – U.S. Intermediate Term Government Bonds    Cash – U.S. 30 Day Treasury Bill    Inflation – Consumer Price Index    Source – Ibbotson Associates

\*Average Loss: the average loss when there is a negative return. \*\*Average Gain: the average gain when there is a positive return.

*Mutual Funds:* • Are not insured by the FDIC or any other agency • Are not obligations of any financial institution • Involve investment risks, may lose value

*The information presented is past performance. Past performance is no guarantee of future return. Investment return and principal value of a mutual fund investment will fluctuate so that an investor's shares on redemption may be worth more or less than the original cost.*

*In addition to the normal risks associated with equity investing, narrowly focused investments and investments in smaller companies typically exhibit higher volatility. International investments may involve risk of capital loss from unfavorable fluctuations in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations.*

*The indices illustrated herein are unmanaged indices. You cannot invest in an index. Index returns do not reflect the impact of any management fees, transaction costs or expenses. The index information seen here is for illustrative purposes only. For more information, please contact your financial advisor. This piece is provided by SEI Investments Management Corporation.*

*This is not indicative of any specific investment. It is an illustration of how a certain profile may have performed using the past performance of the indices listed.*