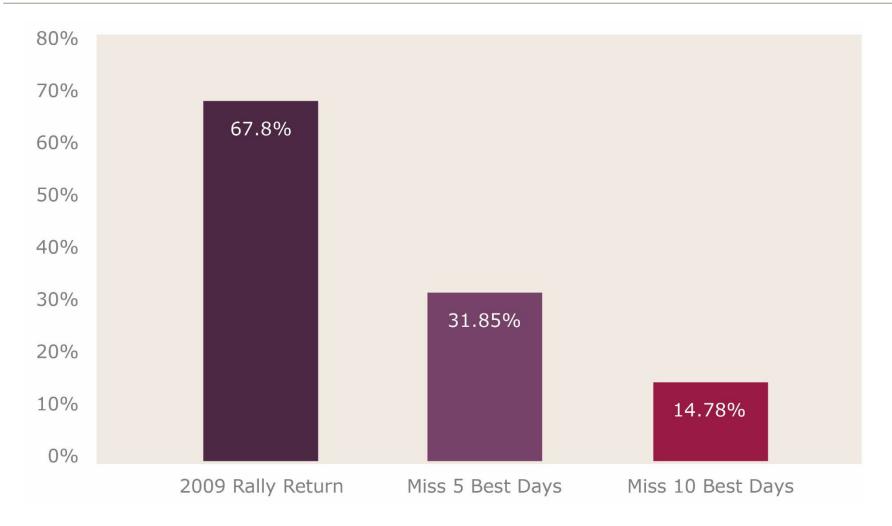


WHAT IF YOU MISSED THE BEST DAYS SINCE MARCH 9TH?



SOURCE: Brown and Company, Inc. ©2012 For the time period 3/9/2009 – 12/31/09. Data is based on the S&P 500 Index which is an Index of 500 stocks chosen for market size, liquidity and industry grouping, and is designed to be a leading indicator of U.S. Equities. Past performance is no guarantee of future results. Indexes are unmanaged and cannot be invested into directly. The returns assume reinvested dividends, and do not account for any potential taxes or fees that would occur with an investment.