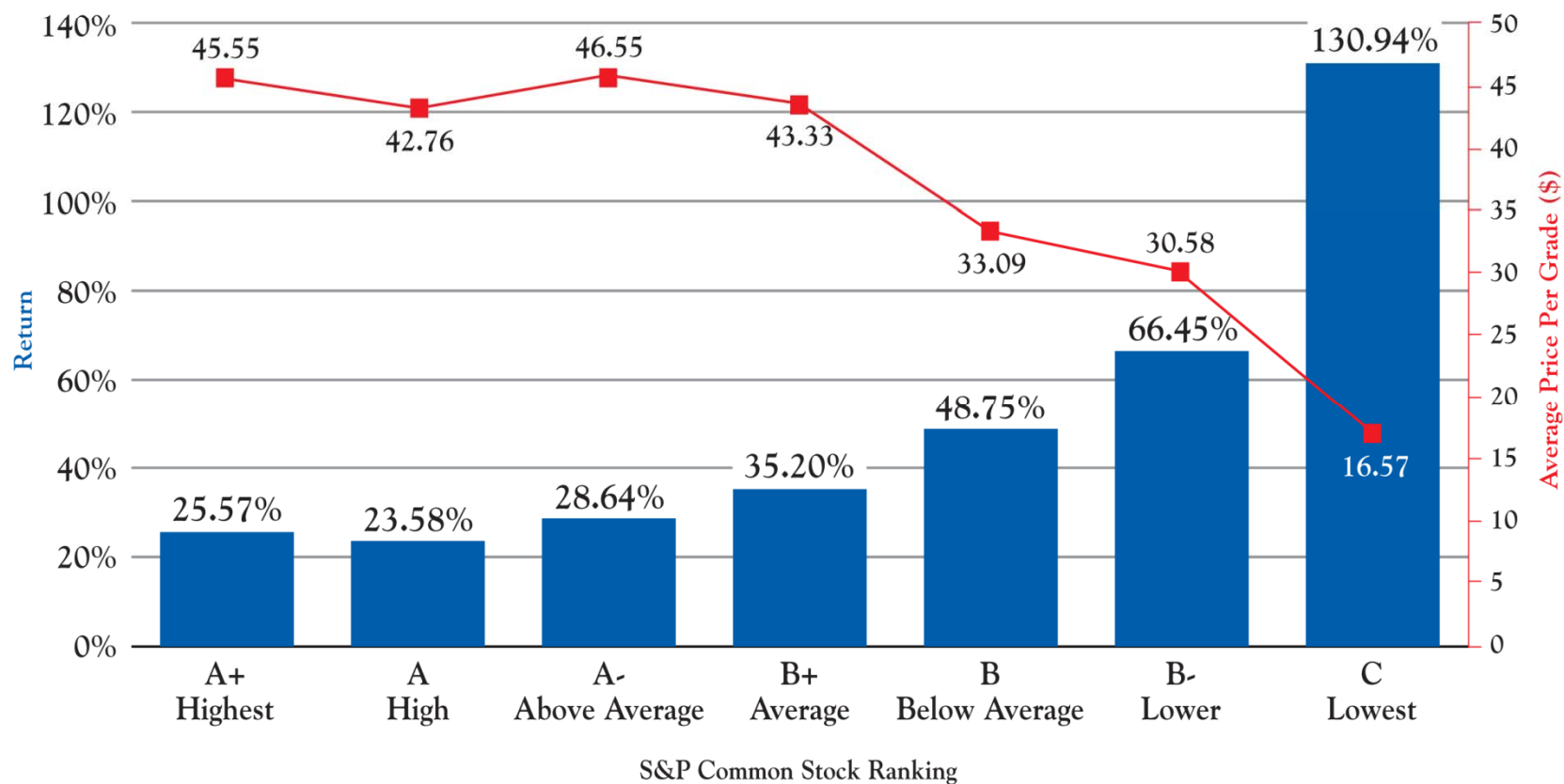


Average total return and average stock price of the S&P 500 by S&P Common Stock Ranking

12/31/2008 – 12/31/2009



Source: Navellier Applied Research, FactSet. Chart is for discussion purposes only and is plotting S&P 500 constituent performance as grouped by S&P common stock rating. Past performance is no assurance of future results. The S&P 500 is an index of 500 widely traded stocks. It is not possible to invest directly in an index. Please see index description on reverse side.

S&P 500 Index Description:

The S&P 500 Index measures the performance of 500 stocks that are considered to be widely held by Standard & Poors, a division of The McGraw-Hill Companies, Inc., and comprises approximately three-quarters of the total capitalization of companies publicly traded in the United States. The S&P 500 index is weighted by market value and its performance is thought to be representative of the stock market as a whole. It is reported that over 70% of all U.S. equity funds are tracked by the S&P 500. The index selects its companies based upon their market size, liquidity, and sector. Most of the companies in the index are mid cap or large corporations. This index is composed of 400 industrial, 20 transportation, 40 utility, and 40 financial companies. Many experts consider the S&P 500 one of the most important benchmarks available to judge overall U.S. market performance.