



Benefits of Global Diversification

Annual returns of top-performing stock market indices

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|------|---|---|--|--|--|
| 2006 |  Spain 45% |  Ireland 44% |  Portugal 43% |  Norway 42% |  United States 16% |
| 2005 |  Canada 28% |  Israel 27% |  Austria 25% |  Denmark 25% |  United States 7% |
| 2004 |  Austria 72% |  Norway 50% |  Belgium 44% |  Greece 41% |  United States 12% |
| 2003 |  Greece 63% |  Sweden 61% |  Germany 60% |  Israel 57% |  United States 31% |
| 2002 |  New Zealand 20% |  Austria 17% |  Australia -1% |  Norway -9% |  United States -22% |

Returns are expressed in U.S. Dollars. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index.

Past performance is no guarantee of future results. Only 25 countries classified as advanced economies by the International Monetary Fund were considered.