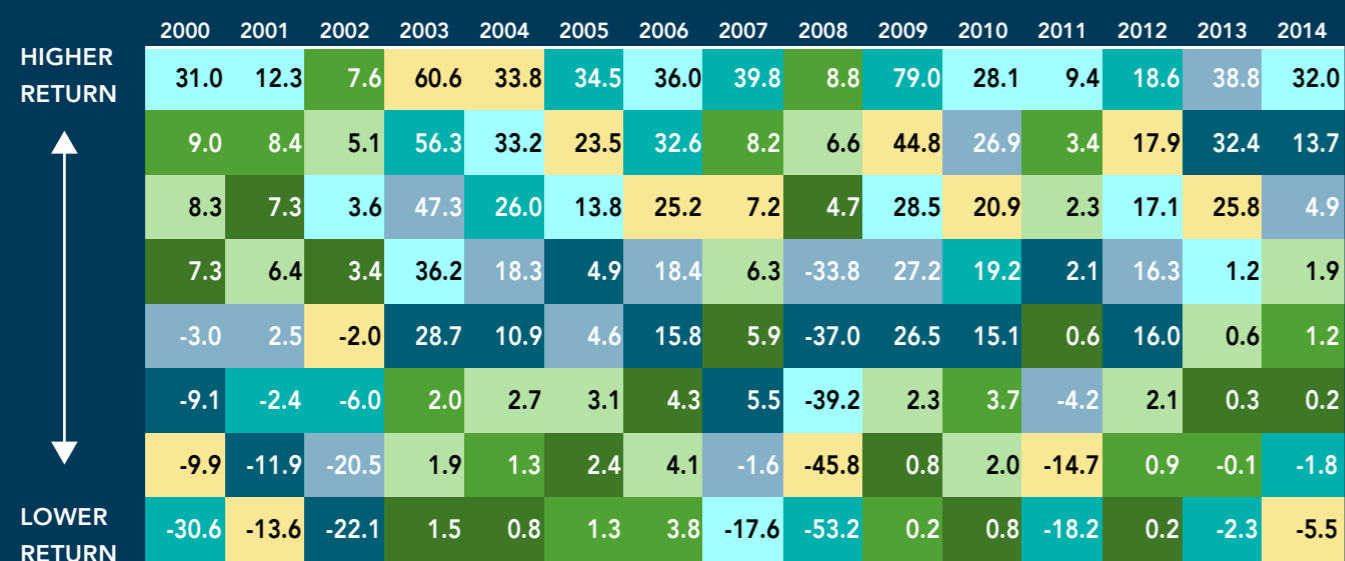


Helps Take the Guesswork out of Investing

Annual returns (%): 2000–2014



- S&P 500 Index
- Russell 2000 Index
- Dow Jones US Select REIT Index
- Dimensional International Small Cap index
- MSCI Emerging Markets Index (gross dividends)
- BofA Merrill Lynch One-Year US Treasury Notes Index
- Barclays Treasury Bond Index 1–5 Years
- Citigroup World Government Bond Index 1–5 Years (hedged to USD)

You never know which markets will outperform from year to year.

By holding a globally diversified portfolio, investors are positioned to capture returns wherever they occur.

In US dollars. Diversification does not eliminate the risk of market loss. Past performance is not a guarantee of future results. Indices are not available for direct investment. Their performance does not reflect expenses associated with the management of an actual portfolio. Source: The S&P data are provided by Standard & Poor's Index Services Group. Russell data © Russell Investment Group 1995-2015, all rights reserved. Dow Jones data provided by Dow Jones Indexes. Citigroup bond indices © 2015 by Citigroup. MSCI data © 2015, all rights reserved. The BofA Merrill Lynch Indices are used with permission; copyright 2015 Merrill Lynch, Pierce, Fenner & Smith Incorporated; all rights reserved. Merrill Lynch, Pierce, Fenner & Smith Incorporated is a wholly owned subsidiary of Bank of America Corporation. Barclays Capital data is provided by Barclays Bank PLC.