

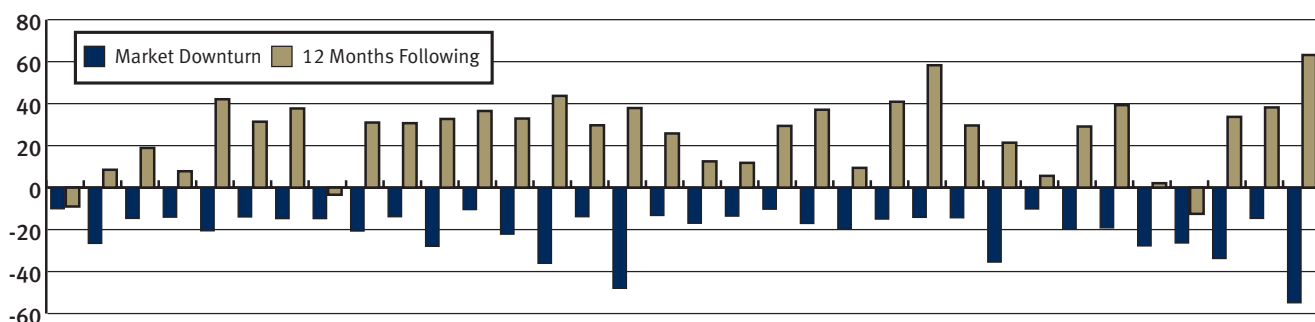
A Historical Perspective of Recoveries

Twelve Months Following a Market Correction: Average Recovery +24.87%

From 1946 – 2009, based on the S&P 500 Index, there have been 34 market corrections (or downturns) of 10% or more. The average correction was 20%; however, the average gain in the following 12 months was almost 25%, and this number does not include dividends. With only three exceptions, if you had withdrawn from the market during one of these corrections, you would not

have had the benefit of the recovery. So far that is 30 out of 34 times that the market has been positive in the twelve months immediately following a downturn.

Talk to your financial consultant to review your asset allocation based on your risk tolerance and investment time horizon.



Dates	Market Downturn	12 Months Following
02/05/1946 - 02/26/1946	-10.10%	-9%
05/29/1946 - 11/22/1946	-26.60%	8.50%
02/11/1947 - 05/19/1947	-14.70%	18.90%
07/24/1947 - 03/16/1948	-14.10%	7.80%
06/15/1948 - 06/13/1949	-20.60%	42.10%
06/12/1950 - 07/17/1950	-14.00%	31.40%
01/05/1953 - 09/14/1953	-14.80%	37.70%
08/02/1956 - 02/12/1957	-14.80%	-3.40%
07/15/1957 - 10/22/1957	-20.70%	31.00%
08/03/1959 - 10/25/1960	-13.90%	30.70%
12/12/1961 - 06/26/1962	-28.00%	32.70%
08/22/1962 - 10/23/1962	-10.50%	36.50%
02/09/1966 - 10/07/1966	-22.20%	32.90%
11/29/1968 - 05/26/1970*	-36.10%	43.70%
04/28/1971 - 11/23/1971	-13.90%	29.70%
01/05/1973 - 10/04/1974*	-48.00%	37.90%
07/15/1975 - 09/15/1975	-13.30%	25.80%

Dates	Market Downturn	12 Months Following
09/21/1976 - 03/16/1978	-17.00%	12.50%
09/12/1978 - 11/14/1978	-13.60%	11.80%
10/05/1979 - 11/07/1979	-10.30%	29.40%
02/13/1980 - 03/27/1980	-17.10%	37.10%
11/28/1980 - 09/25/1981	-19.80%	9.40%
12/04/1981 - 03/08/1982	-15.00%	40.90%
05/11/1982 - 08/12/1982*	-14.20%	58.30%
10/10/1983 - 07/24/1984	-14.40%	29.60%
08/25/1987 - 12/04/1987	-35.50%	21.40%
01/02/1990 - 01/30/1990	-10.20%	5.60%
07/16/1990 - 10/11/1990*	-19.90%	29.10%
07/17/1998 - 10/08/1998	-19.20%	39.30%
03/24/2000 - 04/04/2001	-27.80%	2.10%
05/21/2001 - 09/21/2001	-26.40%	-12.50%
01/04/2002 - 10/09/2002*	-33.80%	33.70%
11/27/2002 - 03/11/2003	-14.70%	38.20%
10/09/2007 - 03/09/2009*	-54.89%	63.17**

Average Duration: 7 months	Average Correction: -20.53%	Average Recovery: 24.87%
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Based on the S&P 500 Index (does not include the effect of dividends)

Sources: Standard & Poor's and Lord Abbett

* denotes a recession

** Returns from 03/09/2009 to 12/31/2009

Past performance does not guarantee future results.

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