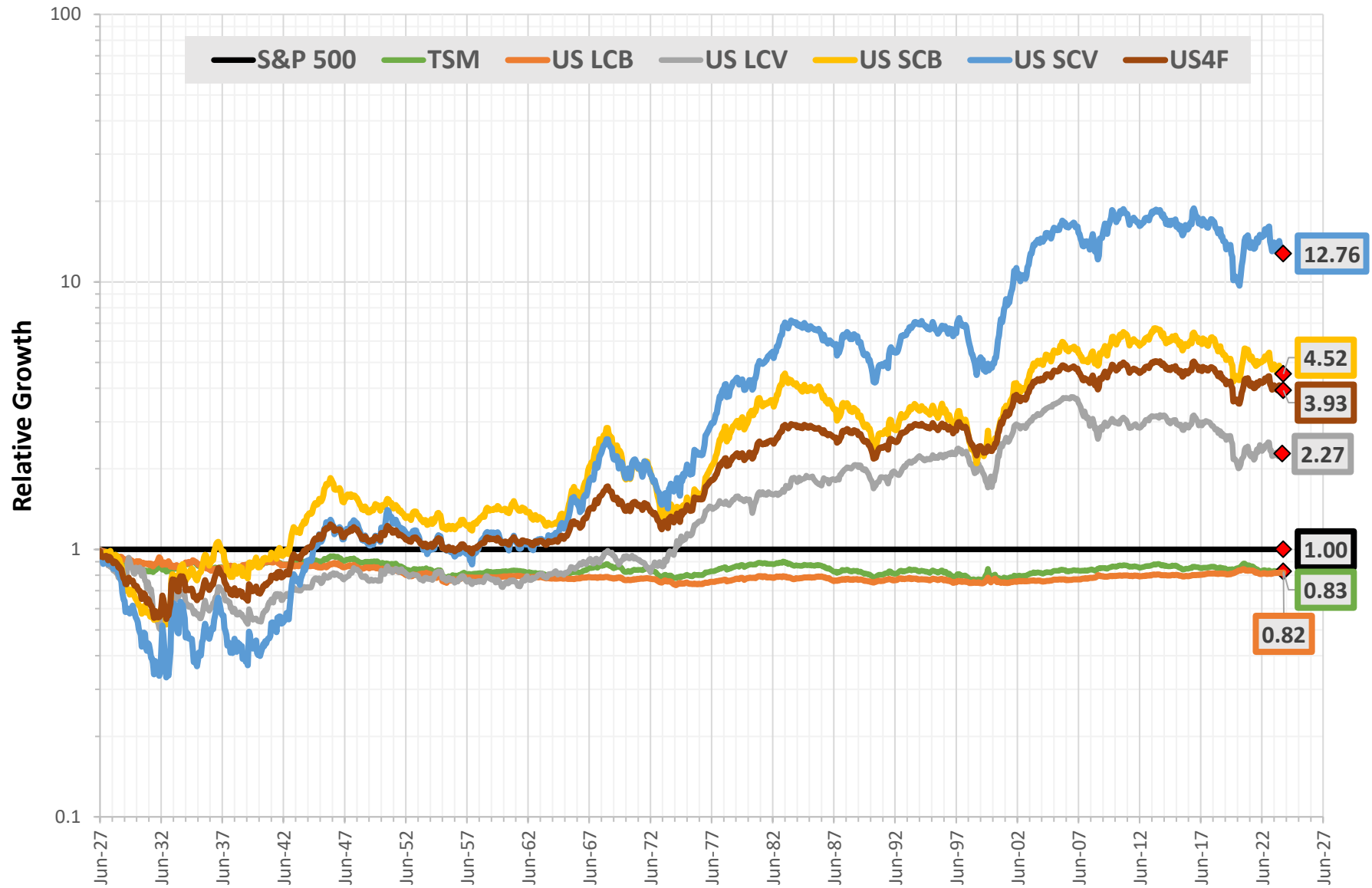


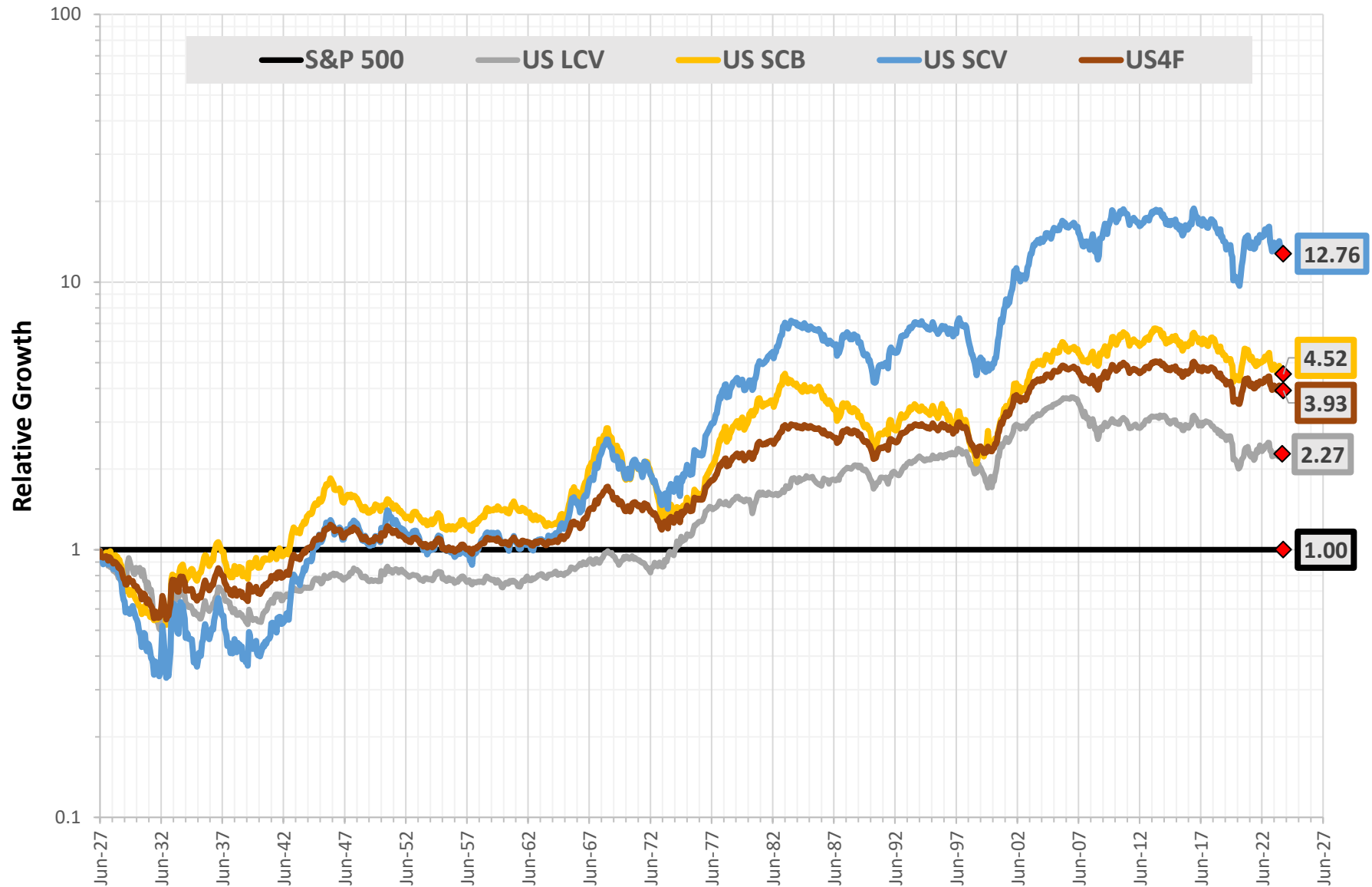
Tell-Tale Charts

These are very important graphs for those considering adding small cap value to their portfolio. A close review of these historical returns should give a serious heads up regarding the very long periods of small cap value underperformance. I think young investors should pay particular attention to slide 4 as it demonstrates the huge difference in return between a lump sum and dollar cost average investment.

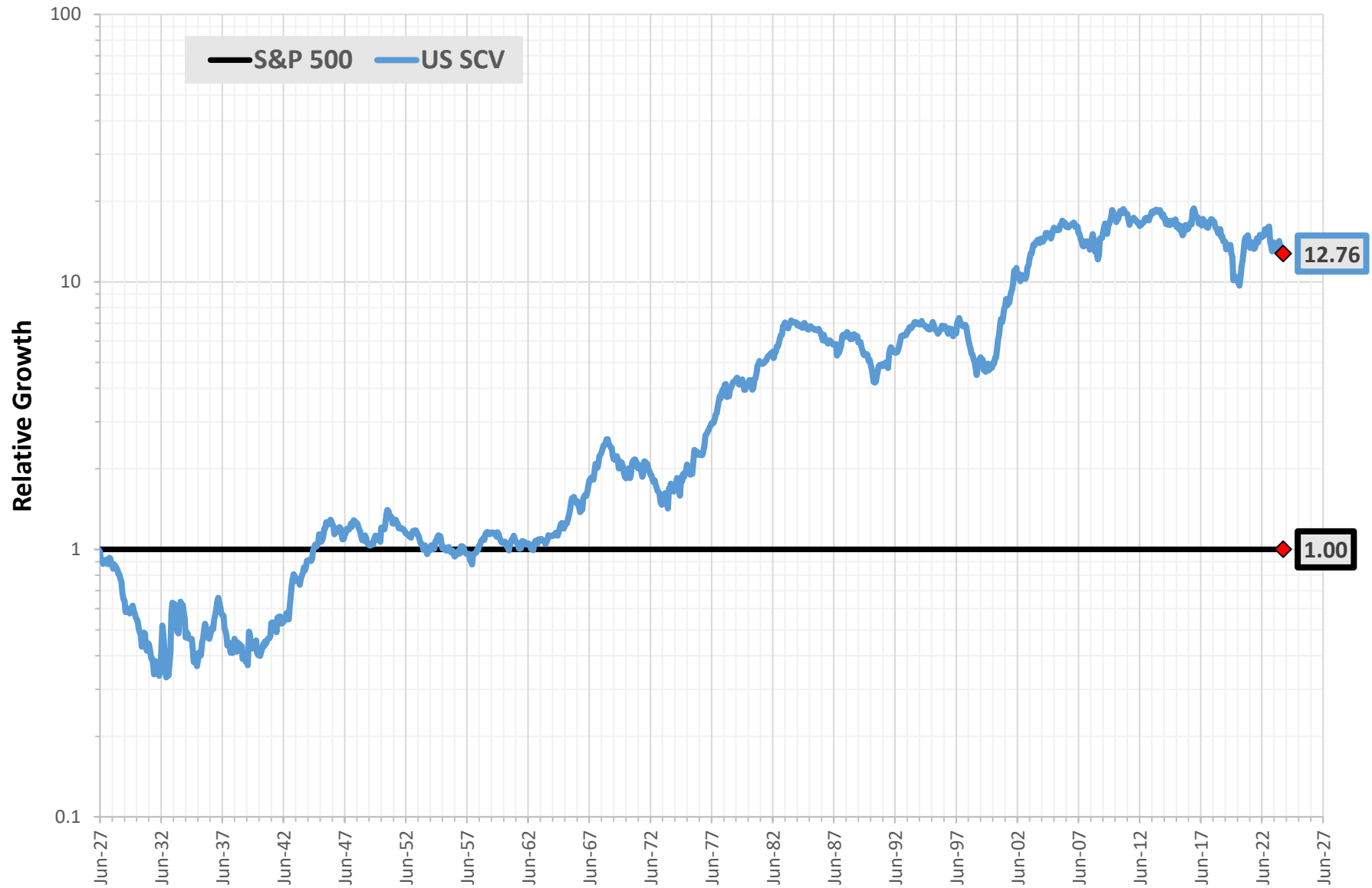
Tell-Tale (Relative Growth) Chart - Major US Equity Asset Classes vs. S&P 500



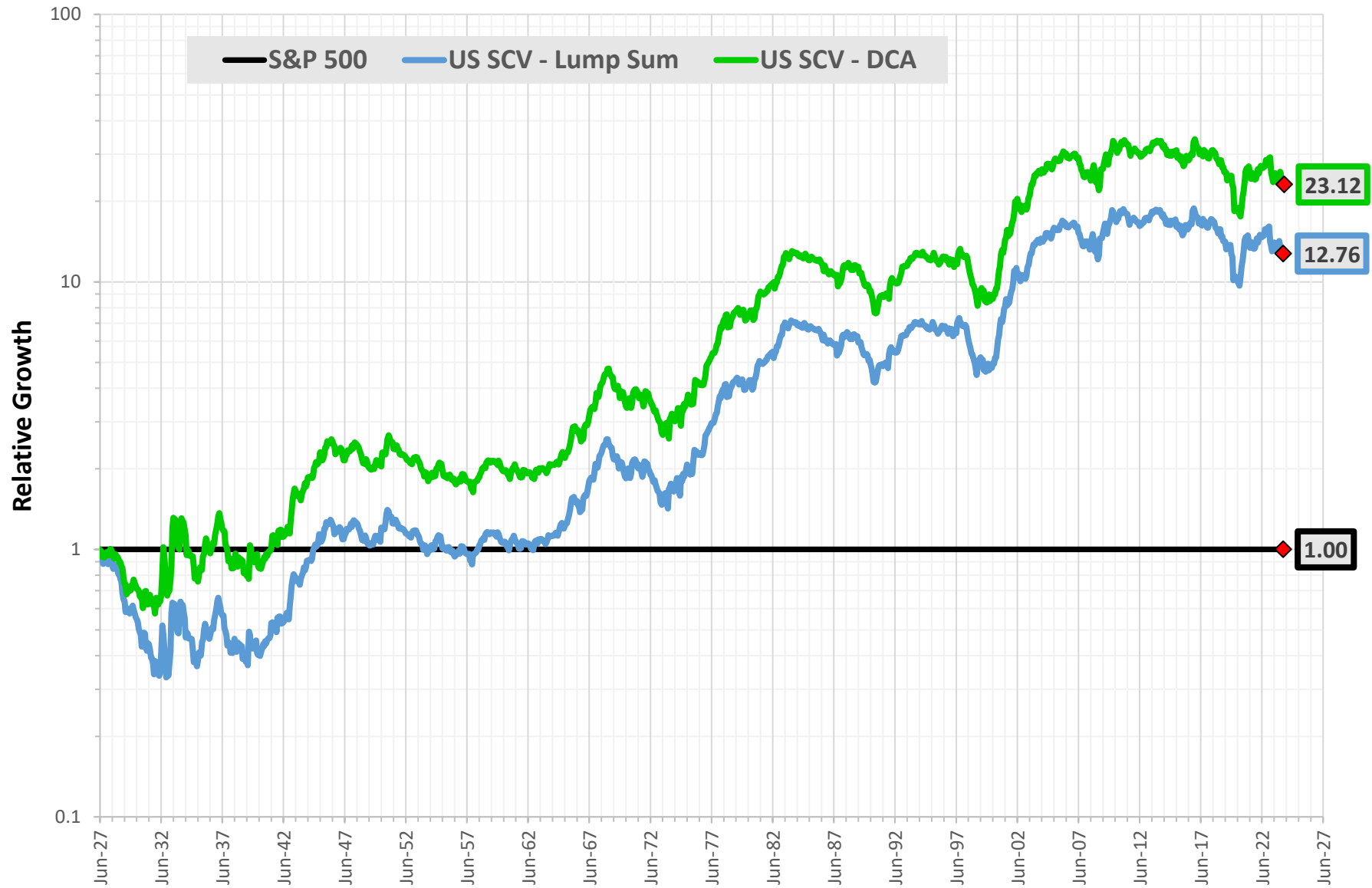
Tell-Tale (Relative Growth) Chart - 4 Major US Equity Asset Classes vs. S&P 500



Tell-Tale (Relative Growth) Chart - US Small Cap Value vs. S&P 500



Tell-Tale (Relative Growth) Chart - US SCV: Lump Sum & DCA vs. S&P 500



Tell-Tale (Relative Growth) Chart - US Small Cap Value vs. S&P 500

