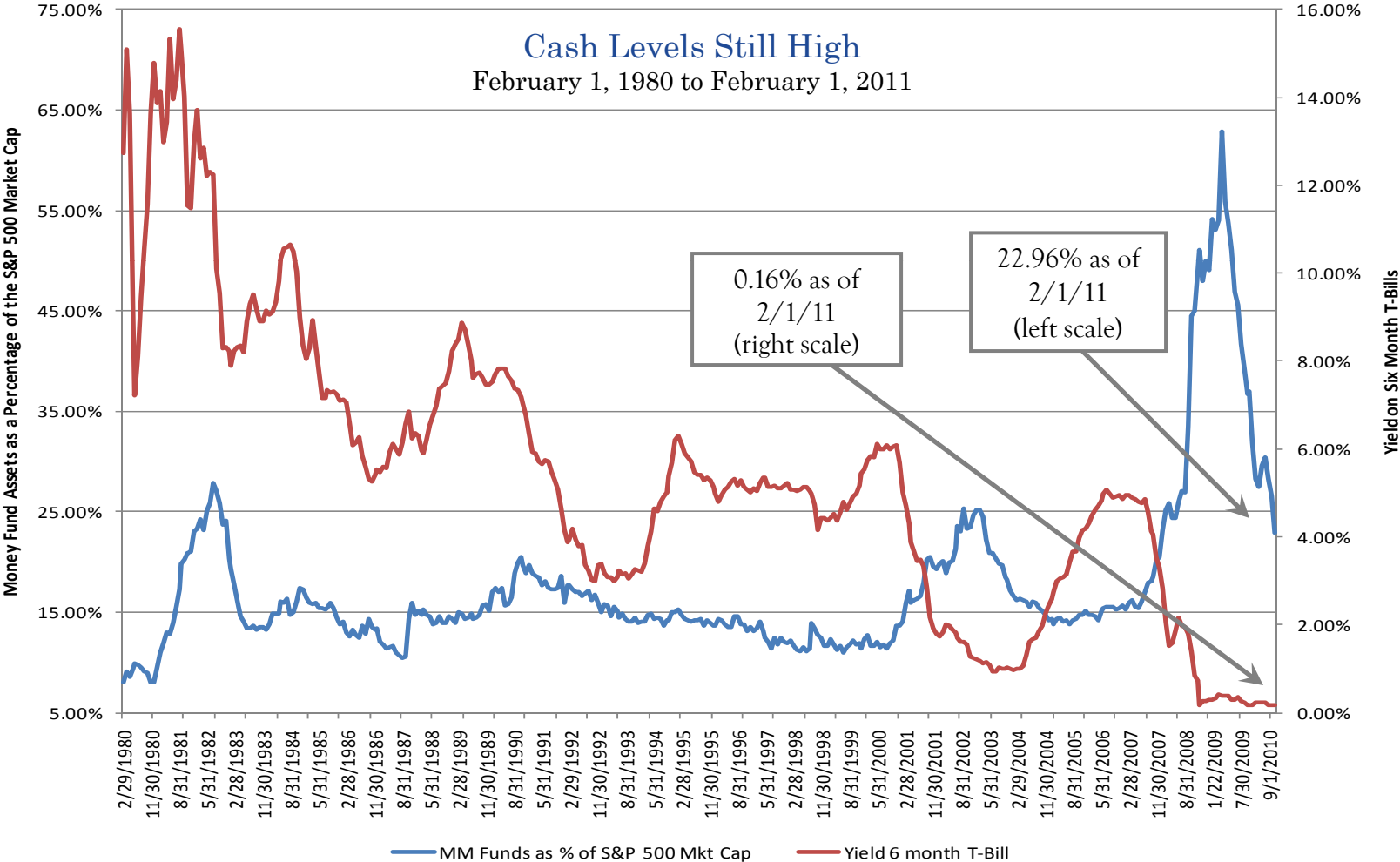


Mountain of Cash Earning Next to Nothing

Money market fund assets as a percentage of the S&P 500 market cap.



Sources: Ned Davis, FactSet, S&P and ICI. Taken from sources believed to be reliable but there is no guarantee as to its completeness or accuracy. Graph for discussion purposes only. 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.