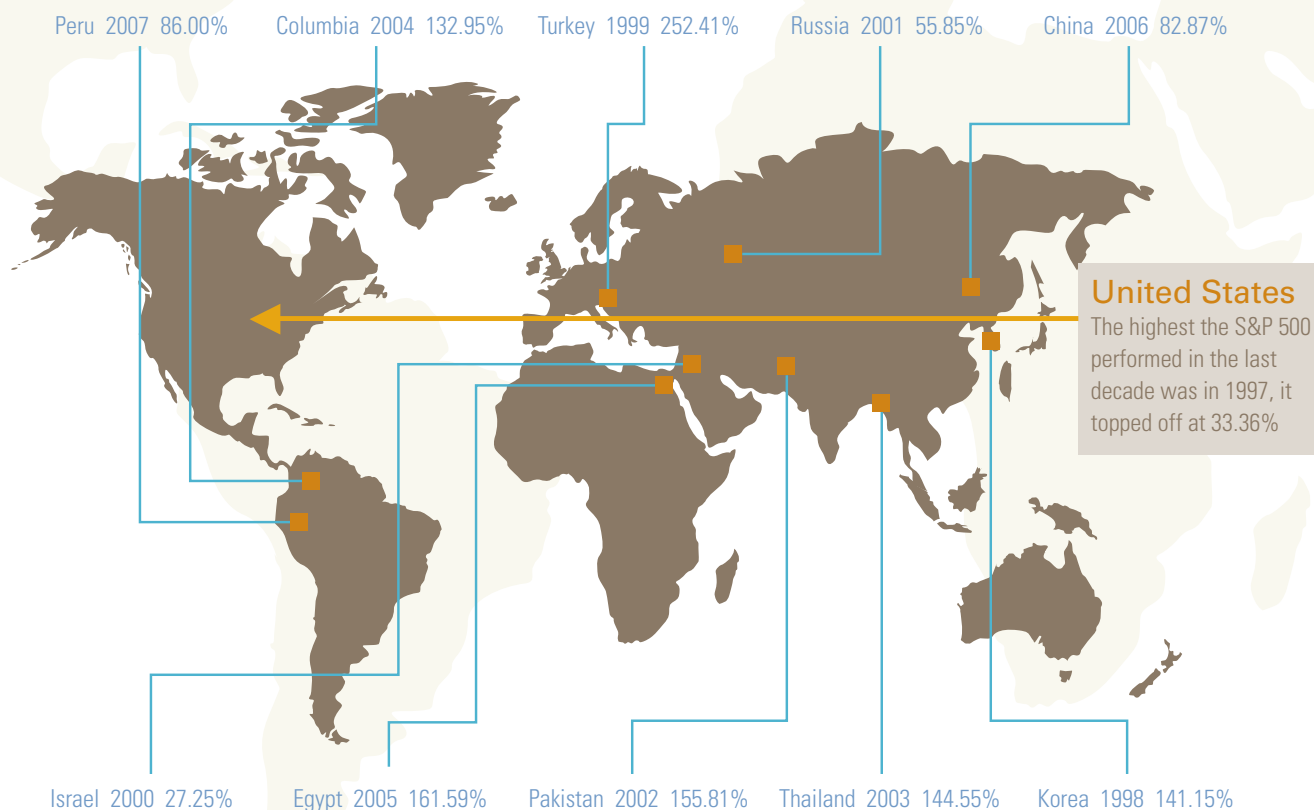


interested in going global?

No
passport
needed

Unprecedented economic expansion, low inflation, and a technological revolution have helped the U.S. stock market provide some of the most attractive investment opportunities in history.

However, in spite of its remarkable performance during the last decade, how many times was the U.S. stock market the top performing market in the world? **Not once.**



Source: Morgan Stanley Capital Indices (MSCI) Gross Year-End Total Returns as of 3/31/08. Developed and emerging markets. (Gross returns in U.S. \$ of National Indices.) The Morgan Stanley Capital Indices ("MSCI") Europe, Australasia, Far East Index ("EAFE") is an unmanaged index of over 900 companies, and is generally accepted as the benchmark for major overseas markets.

a world of opportunity

In recent years we have witnessed historic political and economic changes, many of which initiated significant market shifts. Investors have found financial opportunities beyond U.S. soil. Investing globally does entail different risks than domestic opportunities. However, your financial advisor can help you determine if investing abroad may help increase your portfolio's growth potential.

TOP PERFORMING DEVELOPED MARKETS

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1	Spain	Switzerland	Finland	Finland	Switzerland	N. Zealand	N. Zealand	Greece	Austria	Canada	Spain	Finland
2	Sweden	Greece	Greece	Malaysia	Canada	Malaysia	Austria	Sweden	Norway	Norway	Portugal	Hong Kong
3	Finland	Italy	Belgium	Singapore	Denmark	Australia	Australia	Germany	Greece	Japan	Ireland	Germany
4	Hong Kong	Denmark	Italy	Sweden	Norway	Ireland	Malaysia	Spain	Belgium	Denmark	Singapore	Greece
5	Ireland	USA	Spain	Japan	Italy	Austria	Norway	Austria	Ireland	Austria	Norway	Norway
6	Norway	Spain	France	Hong Kong	Netherlands	Belgium	Italy	N. Zealand	N. Zealand	Finland	Sweden	Canada
7	Canada	Germany	Ireland	Canada	France	Spain	Japan	Canada	Sweden	Australia	Denmark	Australia
8	Netherlands	Netherlands	USA	Greece	Australia	Norway	Switzerland	Australia	Italy	Switzerland	Belgium	Singapore
9	UK	UK	Germany	Norway	UK	USA	Singapore	Denmark	Australia	Greece	Austria	Denmark
10	Malaysia	Finland	Switzerland	France	Austria	UK	Canada	Norway	Denmark	Netherlands	Germany	Portugal
11	USA	Ireland	Netherlands	USA	Ireland	Denmark	Belgium	Ireland	Spain	Singapore	France	Spain
12	Denmark	Belgium	UK	Germany	USA	Hong Kong	UK	France	Portugal	Sweden	Greece	Netherlands
13	France	Sweden	Sweden	Australia	Finland	Canada	Spain	Italy	Hong Kong	France	Italy	France
14	N. Zealand	Canada	Denmark	N. Zealand	Hong Kong	Switzerland	Denmark	Hong Kong	Canada	Germany	Australia	N. Zealand
15	Australia	France	Australia	UK	Germany	Netherlands	Hong Kong	Singapore	Singapore	Belgium	Netherlands	UK
16	Germany	Norway	Japan	Denmark	Spain	France	Netherlands	Belgium	UK	Hong Kong	Finland	Italy
17	Italy	Austria	Austria	Netherlands	Belgium	Germany	France	Japan	France	UK	UK	Switzerland
18	Belgium	Australia	Hong Kong	Spain	Malaysia	Singapore	USA	Switzerland	Germany	USA	Hong Kong	USA
19	Greece	N. Zealand	Canada	Italy	Sweden	Italy	Greece	UK	Japan	Spain	Switzerland	Austria
20	Austria	Hong Kong	Singapore	Switzerland	Singapore	Sweden	Ireland	Netherlands	Switzerland	N. Zealand	Canada	Sweden
21	Switzerland	Japan	N. Zealand	Austria	Japan	Japan	Finland	USA	Netherlands	Italy	N. Zealand	Belgium
22	Singapore	Singapore	Norway	Ireland	N. Zealand	Greece	Sweden	Malaysia	USA	Portugal	USA	Japan
23	Japan	Malaysia	Malaysia	Belgium	Greece	Finland	Germany	Finland	Finland	Ireland	Japan	Ireland

Source: Morgan Stanley Capital Indices (MSCI). Developed markets only. The illustrated indices are unmanaged and can't be invested into directly. International investing entails greater risk compared to U.S. investing. These risks include political and economic uncertainties of foreign countries, as well as, the risk of currency fluctuations and differences in accounting standards. These risks are magnified in countries with emerging markets, since these countries may have relatively unstable governments and less established markets and economics. Past performance is no guarantee of future results. The market for all securities is subject to fluctuation such that upon sale an investor may lose principal.

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