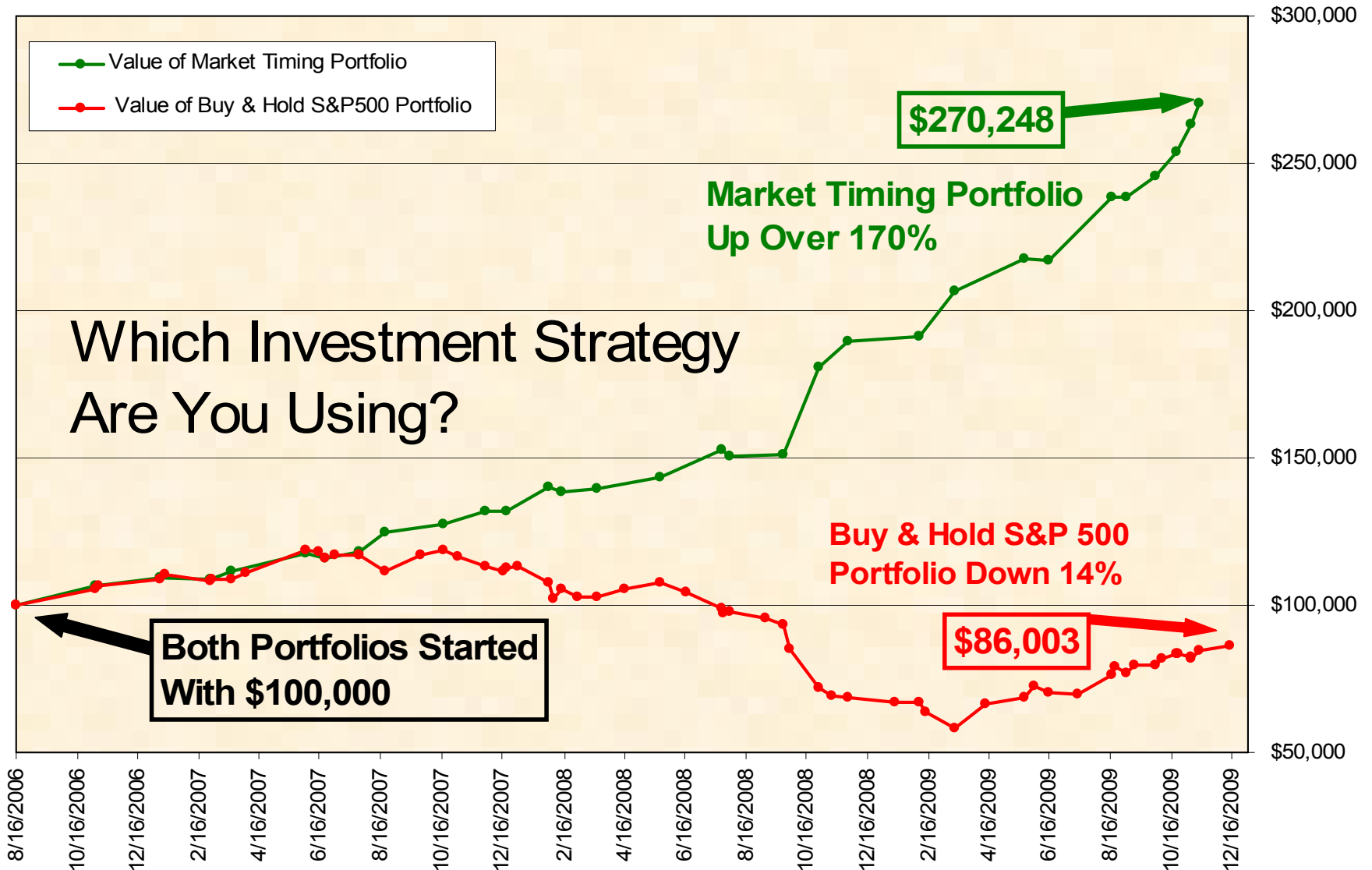


Market Timing vs Buy & Hold 8/16/06 to 11/13/09



Both portfolios started 8/16/06 w with \$100,000, last sale transaction on 11/13/09

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