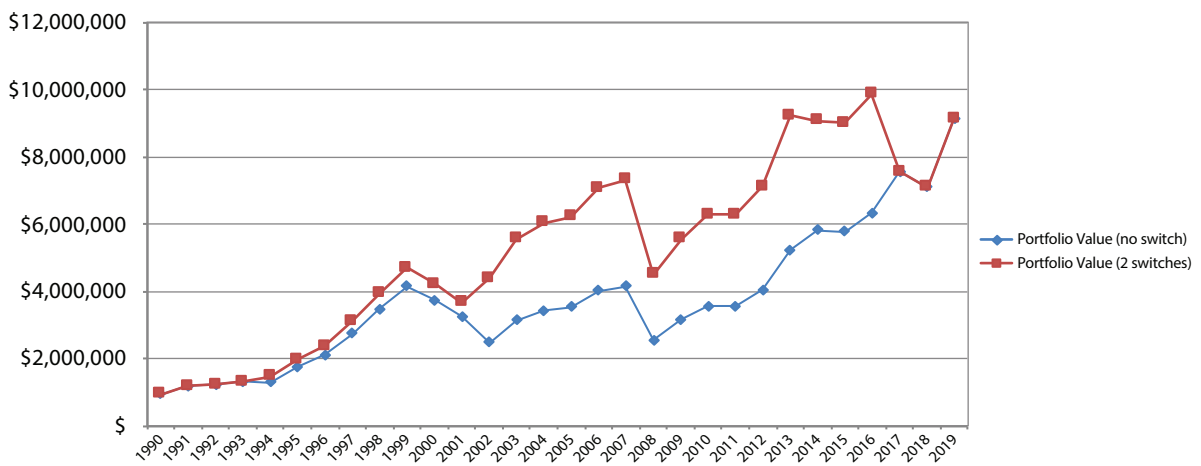


Figure A1: Portfolio Values, No Additions or Distributions



Values of two portfolios starting in 1990 at equal values of \$1 million, with no money added to or distributed from either portfolio at any time during the 30-year period.