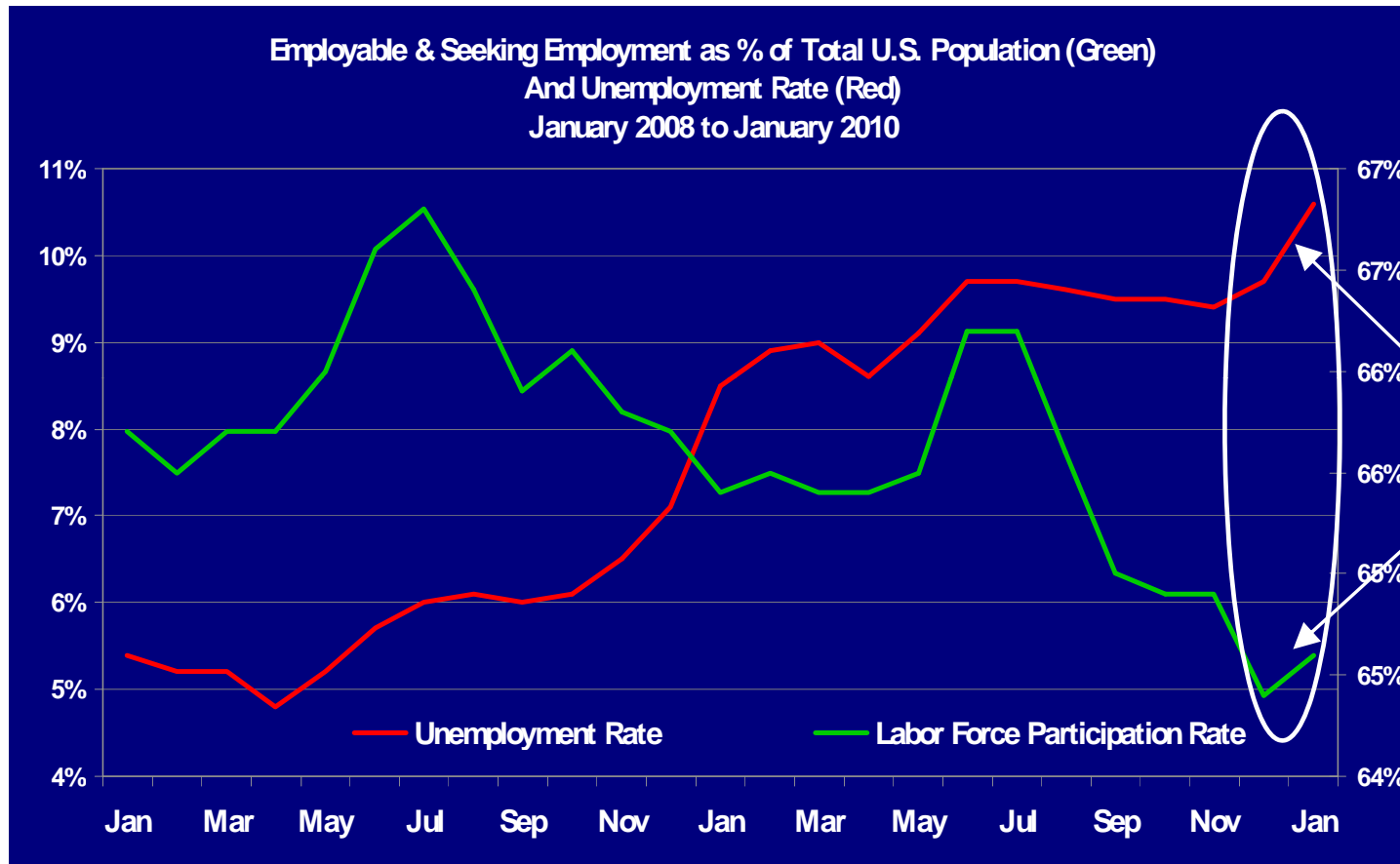


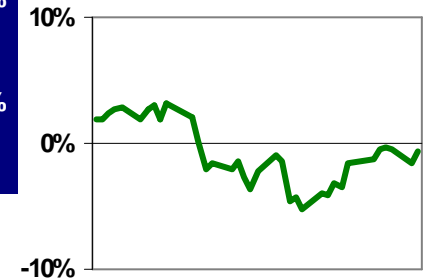
Economic Uncertainty and Market Volatility: Investors Yield to Wall of Worry as Job Seekers Return



-Discouraged workers will rejoin the labor force as they begin seeking jobs.

- The lag between workers rejoining the labor force and finding a job will be one factor in unexpected increases or less-than-expected decreases in the unemployment rate.

S&P 500 Return 2010 YTD



The unemployment rate is the ratio of unemployed members of the labor force to the total labor force. As workers enter and exit the labor force, the unemployment rate becomes distorted.