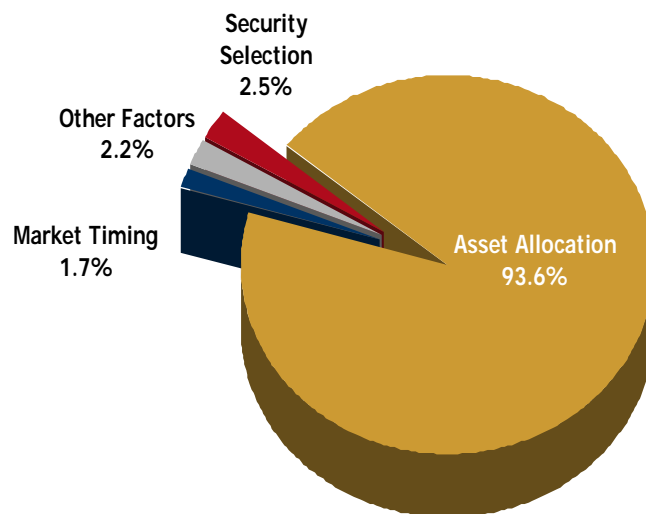


THE IMPORTANCE OF ASSET ALLOCATION

Strategic asset allocation is the most important investment decision.



Source: Financial Analysts Journal Jan/Feb 1995, "Determinants of Portfolio Performance II: An Update" by Gary Brinson, Randolph L. Hood and Gilbert Beebower

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