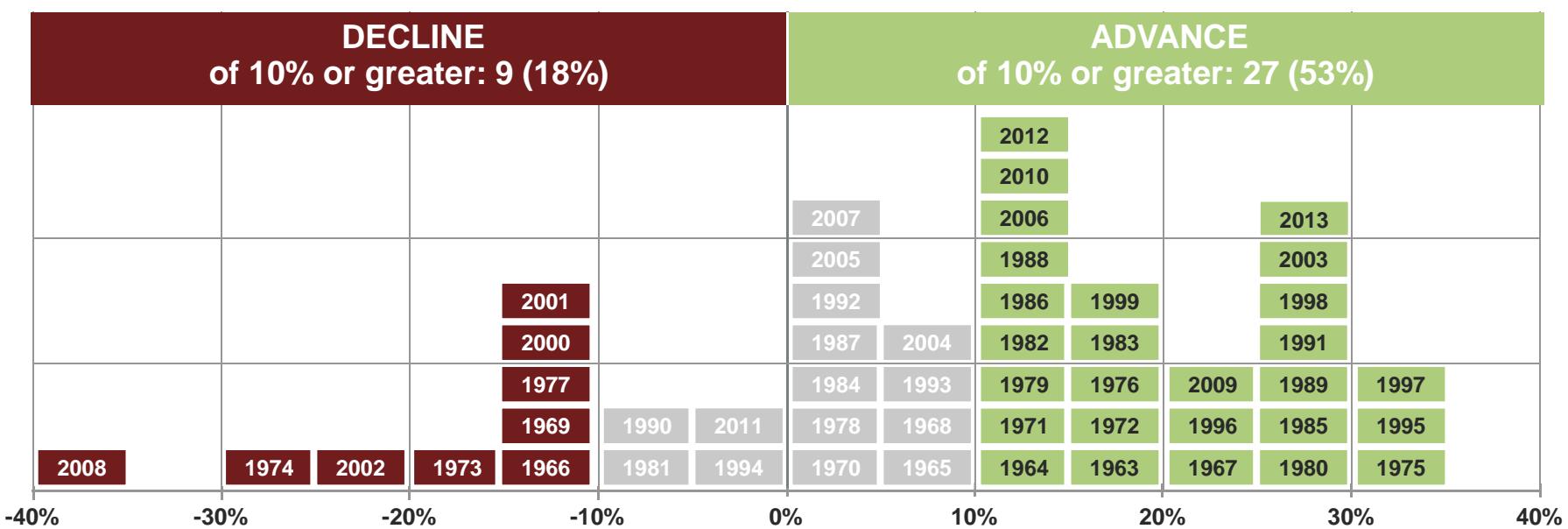


Historically, markets go up more than they go down

S&P 500 Price Index – calendar year returns, 1963–2013



Source: Bloomberg, as at December 31, 2013.

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