

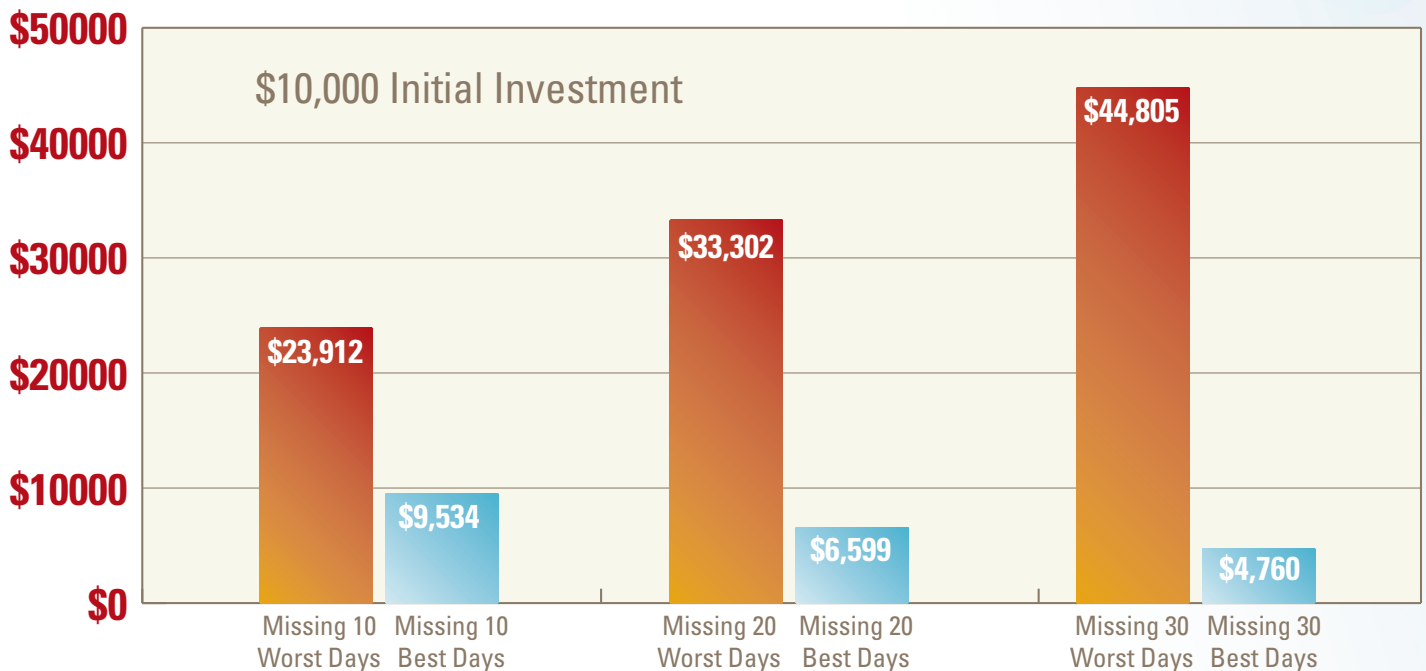
# don't let opportunity pass you by

In December of 1997 an initial \$10,000 investment was made. In just 10 years, note the difference in returns if you missed 10 of the best trading days or 10 of the worst trading days.

No one can accurately predict how the markets will perform. However, the greatest risk investors may face from market turbulence is not staying invested. By maintaining a long-term investment strategy, you may potentially take advantage of market upswings while minimizing the impact of short-term periods of volatility.

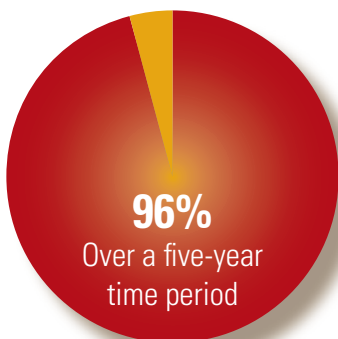
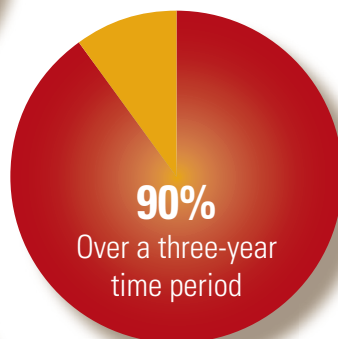
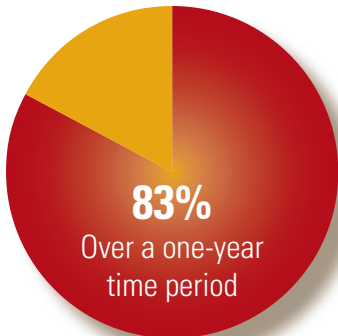
## the rewards of waiting

Some investors, influenced by market volatility, may be tempted to sell rather than stay the course. Unfortunately, they may not realize opportunity could be passing them by.



Source: LPL Financial Research/Factset. This is a hypothetical illustration and assumes a \$10,000 initial investment in the S&P 500 without dividends from 12/31/97 through 12/31/07.

Percent of time  
stocks have provided  
**positive returns**  
from 1977 through 2007



While we can't guarantee future results, historically, long-term investors have been rewarded for staying in the market.

As illustrated, the chance of assets losing capital in the stock market diminishes over time. During periods of market volatility, investors may feel uncertain about their investments.

Turn to your financial advisor to help remain 100 percent focused on your long-term goals.

Source: LPL Financial Research/FactSet, S&P 500 Monthly Total Return. Average Annual Rolling period returns 1977 - 2007. Past performance is no guarantee of future results. The S&P 500 Composite Index of 500 stocks is a group of securities widely regarded to be representative of the stock market. Indices cannot be invested into directly. Index performance is not of any particular investment product.

why  
patience  
is a  
virtue

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