

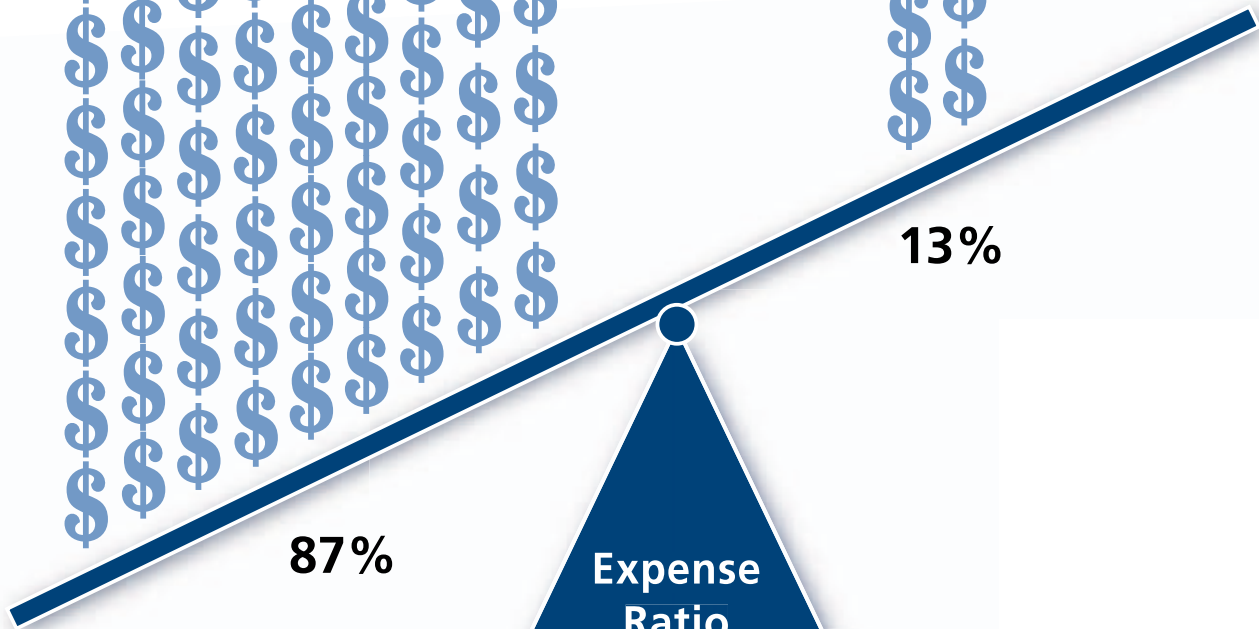
Most Stock Mutual Fund Assets Are In Lower Cost Funds



Total Investments
in Accounts
Paying
LESS THAN AVERAGE



Total Investments
in Accounts
Paying the
AVERAGE OR HIGHER



87%

13%

**Expense
Ratio
Charged
By Average
Stock Fund
1.62%**

**0.99%
Expense Ratio Paid
By Typical Shareholder Account**