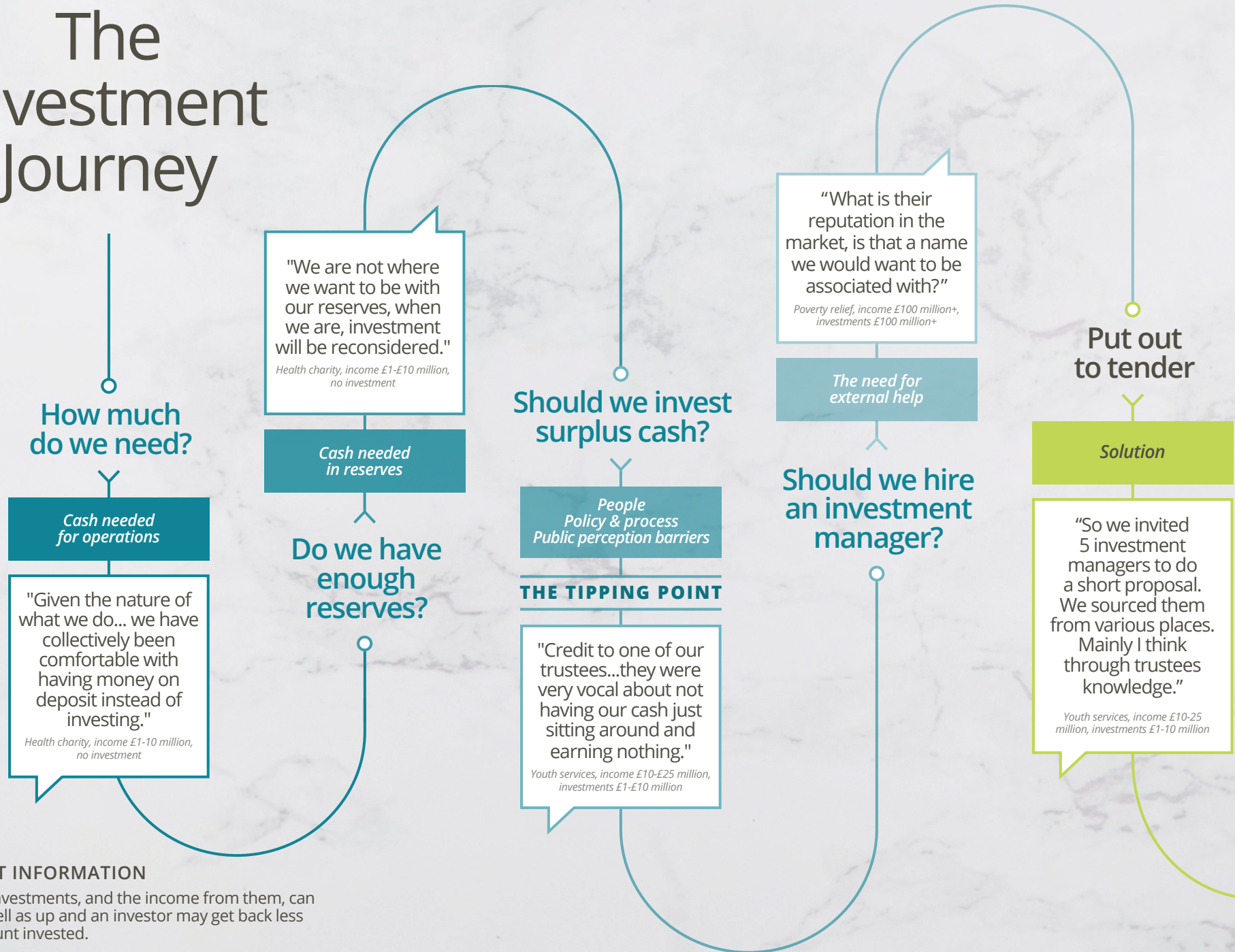


The Investment Journey



IMPORTANT INFORMATION

The value of investments, and the income from them, can go down as well as up and an investor may get back less than the amount invested.