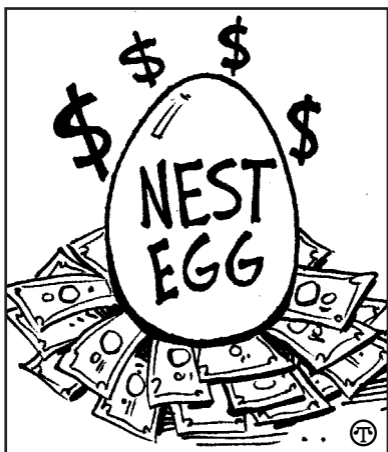




Investing In An Uncertain Market

(NAPSA)—Even in today's uncertain stock market, reaping a good return on your money may be easier than you think. Building a nice nest egg for retirement time requires investing in stocks and mutual funds—for the long term.



Over the long term, stocks tend to outperform other investment options.

A recent study by a nationally known research firm confirms that common stocks and mutual funds have continually outperformed the majority of other investment options.

Over the past 75 years, large- and small-cap stocks and mutual funds provided an average annual investment return of about 12 percent. Compare that return on your money to other investment options, such as long-term government bonds (eight percent return), treasury bills (seven percent), money market or CD accounts (four percent) or bank savings accounts (two percent).

And don't forget inflation. The average inflation rate in America has been about three percent. That means, to keep your money growing over time, you must gain an investment return of three percent or better each year!

To learn how to start a long-term investment program, you can order a free NAIC investor kit by calling toll-free 1-877-275-6242 or visiting www.better-investing.org.