

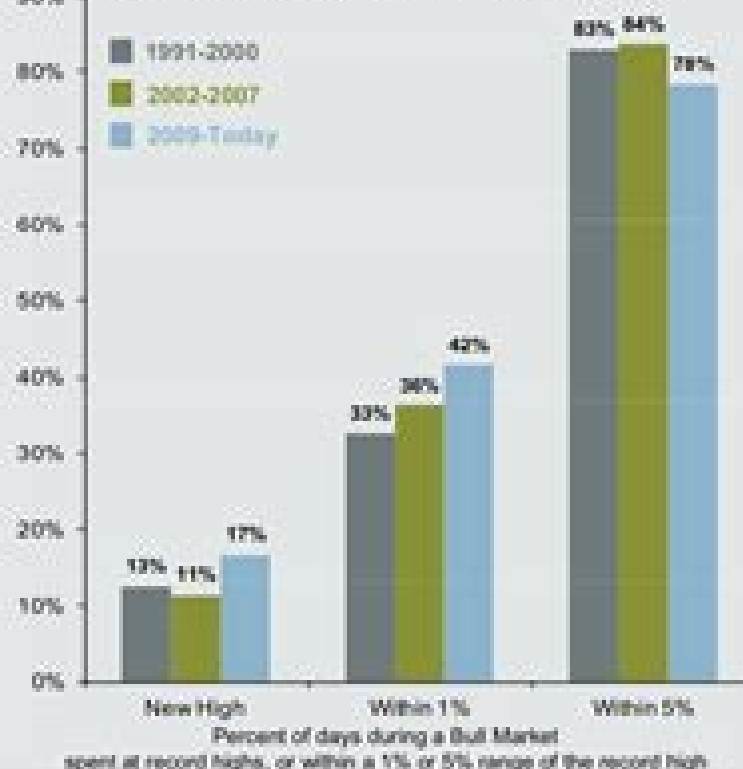
S&P 500 Performance and Average Valuation

Price returns to peak after crossing average real earnings yield



S&P 500 Levels Near Market Highs

% of days during bull markets the S&P 500 is at and near record highs



Source: Standard & Poor's, J.P. Morgan Asset Management.

Valuations are based on real earnings yield for the S&P 500 which is defined as (trailing four quarters of reported earnings/price) - year over year core CPI inflation. Period after average valuation defined by 15-day moving average passing below average real earnings yield. *As depicted on the left hand chart, the return to peak price for the current bull market is 0% as the S&P 500 has yet to cross its long-run average real earnings yield. The S&P 500 would need to appreciate over 22% to reach its long-term average real earnings yield of 2.3%.

Guide to the Markets - U.S.

Date as of 12/3/14

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