

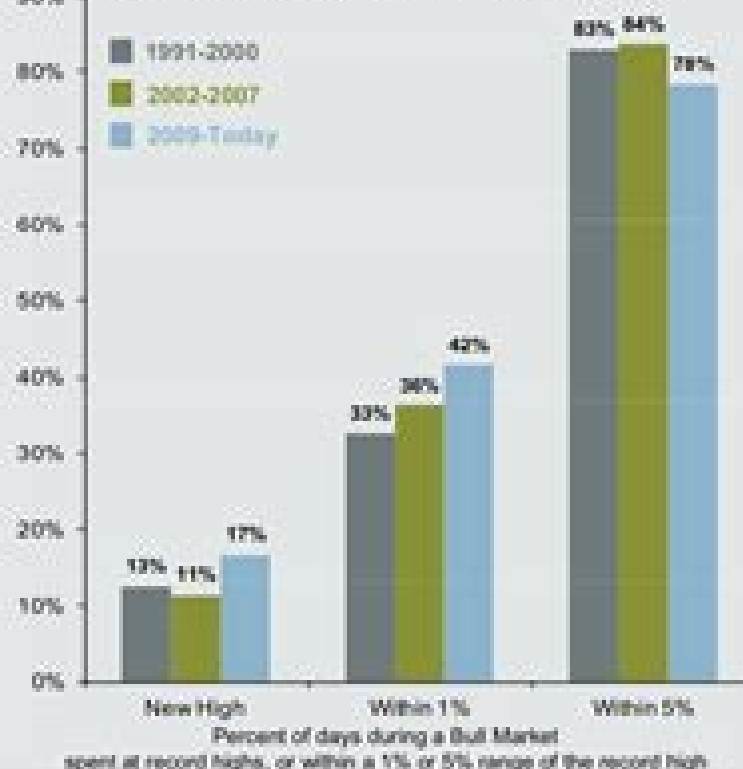
S&P 500 Performance and Average Valuation

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

Guide To The Markets

Yan Bai



Guide To The Markets:

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In a world taken by monitors and the ceaseless chatter of instant conversation, the melodic splendor and emotional symphony developed by the prepared word usually disappear in to the background, eclipsed by the persistent noise and interruptions that permeate our lives. Nevertheless, situated within the pages of **Guide To The Markets** a wonderful fictional prize full of organic feelings, lies an immersive symphony waiting to be embraced. Constructed by an outstanding musician of language, that fascinating masterpiece conducts viewers on a psychological trip, skillfully unraveling the hidden songs and profound affect resonating within each cautiously constructed phrase. Within the depths of the emotional examination, we can explore the book is main harmonies, analyze their enthralling publishing design, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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