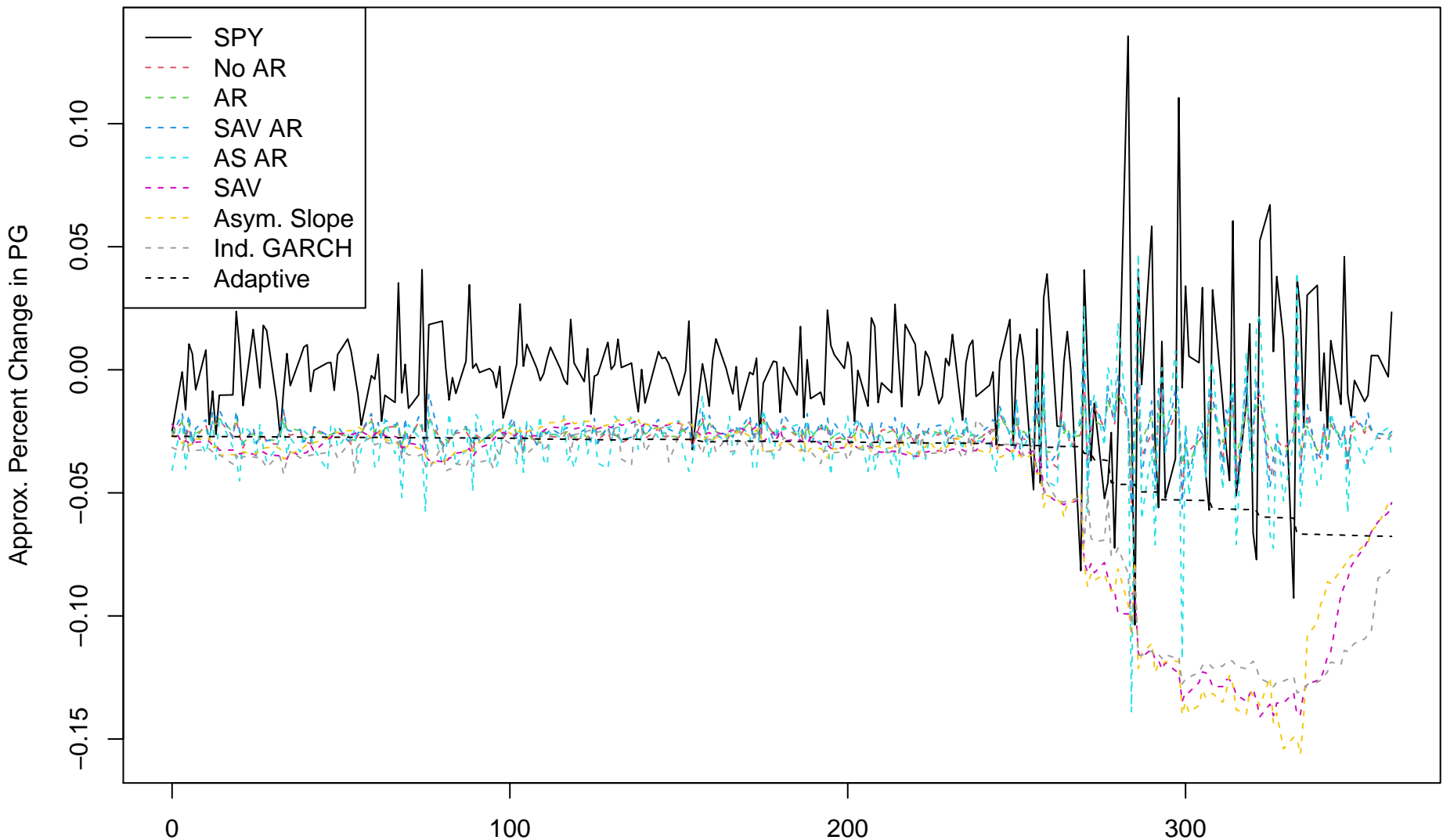


Predicting SPY Returns from 2008-01-04 to 2008-12-30



The VaR Level is 1%; There are 250 Trading Days Plotted Above