



The Benefits of Staying Invested



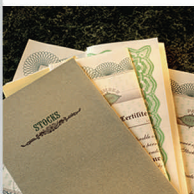
Not only is it impossible for even the most seasoned market professionals to accurately time the market, but not being invested during only a few of the markets highest performing days of the year can greatly decrease your portfolios return.

Experience has shown that attempting to time the market doesn't compare to the performance of staying invested because staying in may allow you to take advantage of market highs. Consider:

- > If you held the S&P 500 Index from December 31, 1995, through December 31, 2005, your portfolio would have an average return of 8.99 percent.
- > If you took the in-and-out approach during this 10-year period, you may have missed some, if not all, of the best single-day performances of the S&P 500 index.
- > If you had missed the market's 10 best days, your return would have dropped to 4.11 percent on an average annualized basis.
- > If you missed the top 20 days, your return would have dropped to an averaged annualized return of 0.09 percent and if you missed 30 of the top days, your portfolio would face an average annualized return of -3.08 percent.

S&P Index December 31, 1995 through December 31, 2005

Period of Investment	Average Annual Return
Staying invested	8.99%
Missed top 10 days	4.11%
Missed top 20 days	0.09%
Missed top 30 days	-3.08%



HARVEST
FINANCIAL

Harvest Financial
1055 E Colorado Blvd., Ste#275
Pasadena, CA 91106
626.768.3000
www.harvestfinancial.com

Peter C. Han CA Insurance

Source: Bloomberg, calculations by Van Kampen Investments, Inc.

The S&P 500 Stock Index measures the performance of 500 widely held stocks; performance reflects the reinvestment of distributions. Indexes are unmanaged and do not include sales charges or fees that would be paid by an investor purchasing the securities they represent. Such costs would lower performance. It is not possible to invest directly in an index. The indexes and their returns are not representative of any Van Kampen fund. Past performance is never a guarantee of future results. Investments offering the potential for higher rates of return also involve a higher degree of risk. Actual

Securities offered through:

First Allied Securities, Inc.
A Registered Broker/Dealer, Member FINRA/SIPC
An Advanced Equities Company