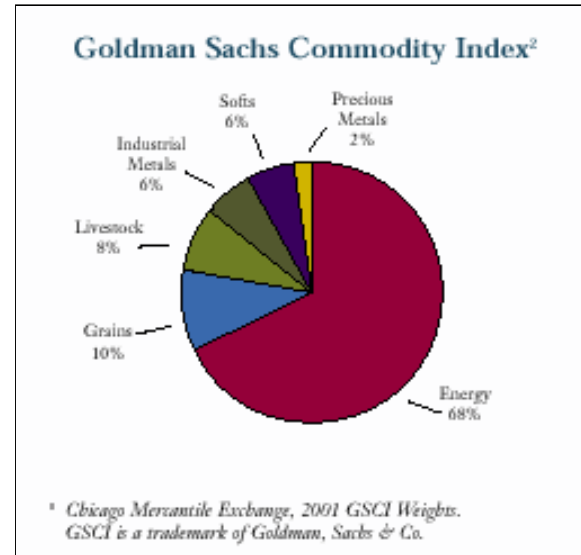
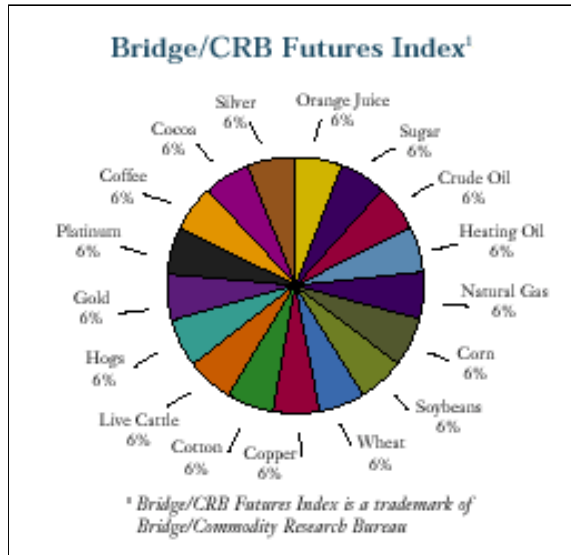
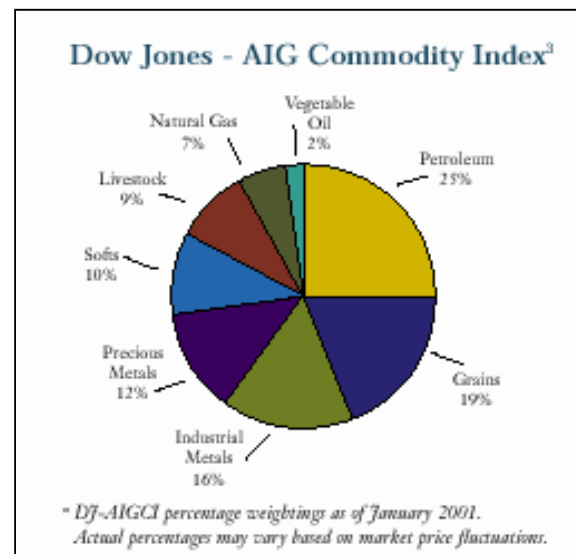


Why Another Commodity Index?



The DJ – AIGCI is designed to provide:

- Weightings that Reflect Economic Significance
- Diversification
- Low Volatility
- Annual Reweighting and Rebalancing
- Liquidity



The Dow Jones – AIG Commodity Index (“DJ-AIGCI”) is designed to be a liquid benchmark for commodity investment.

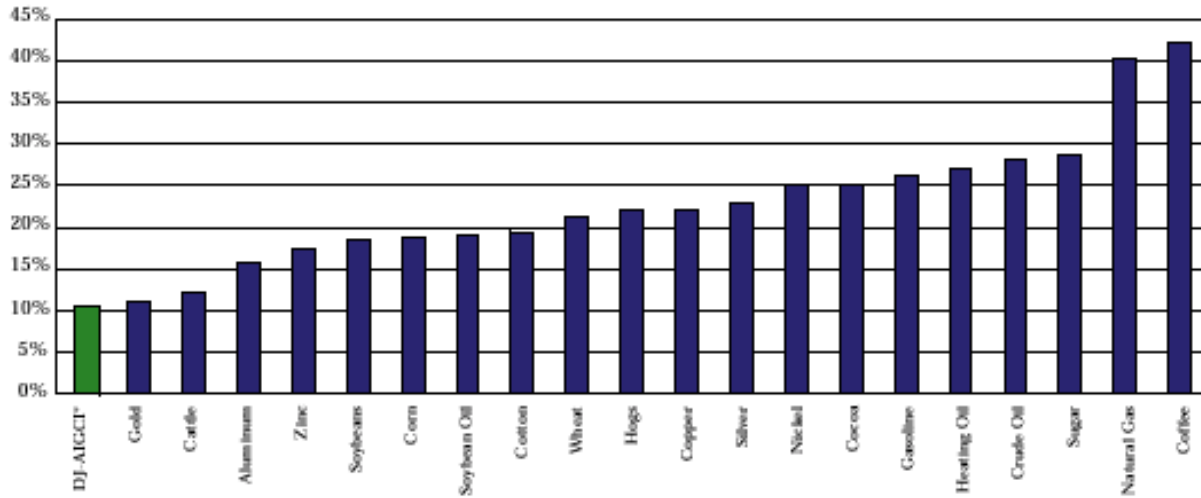
The DJ-AIGCI is weighted using dollar-adjusted liquidity and production data. When combined with traditional financial assets, the DJ-AIGCI may improve the risk-return characteristics of your portfolio.

Please contact AIG International Inc. at 203-861-3438 or Dow Jones indexes at 609-520-5610.

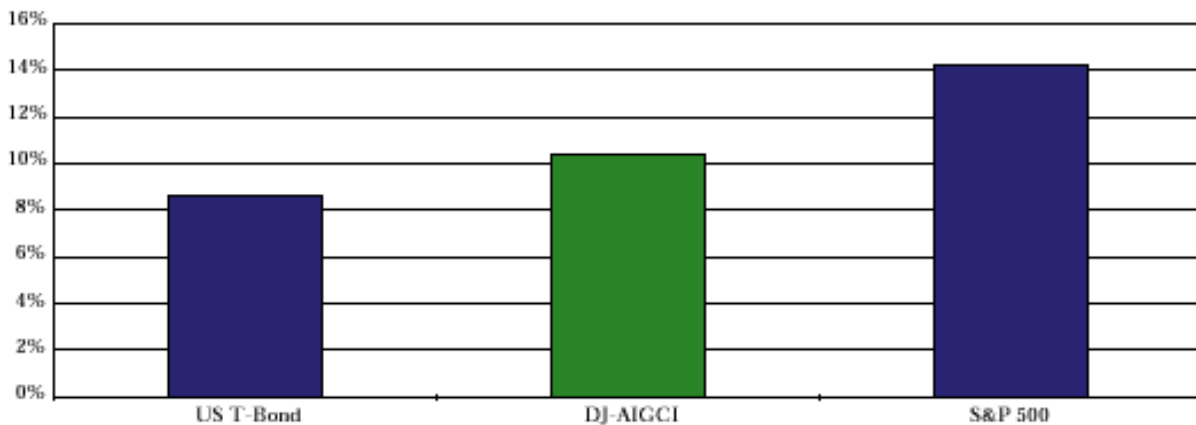
The information set forth above is believed to be reliable; however, AIG International Inc. (“AIGI”) and Dow Jones make no representation as to its accuracy or completeness. All data prior to the Index launch on July 14, 1998, is an historical estimation using available data. For a more complete description of the DJ_AIGCCI, reference is made to the DJ-AIGCCI Handbook. Nothing contained herein should be construed as a solicitation to enter into any transaction. AIGI does not act as a fiduciary or financial

Historically Low Volatility

Volatilities: DJ-AIGCI vs. Component Commodities
Average 20-Day Historical Volatilities 1993-2000



Comparison of Volatilities
Average 20-Day Historical Volatilities 1993-2000



** Historical DJ-AIGCI data prior to Index Launch on July 14, 1998 is an estimate using the 1998-1999 DJ-AIGCI percentage weightings, rebalanced annually.*

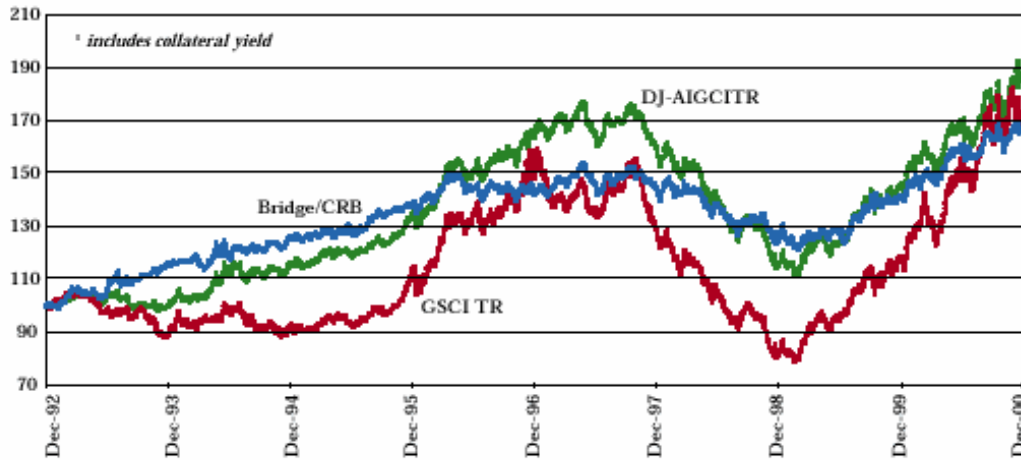
The Dow Jones – AIG Commodity Index (“DJ-AIGCI”) provides a broad-based commodity exposure. Rather than being driven by micro-economic events affecting one commodity market or sector, the diversified exposure of the DJ-AIGCI is designed to reflect the performance of commodities as an asset class. This approach may provide relatively low levels of volatility.

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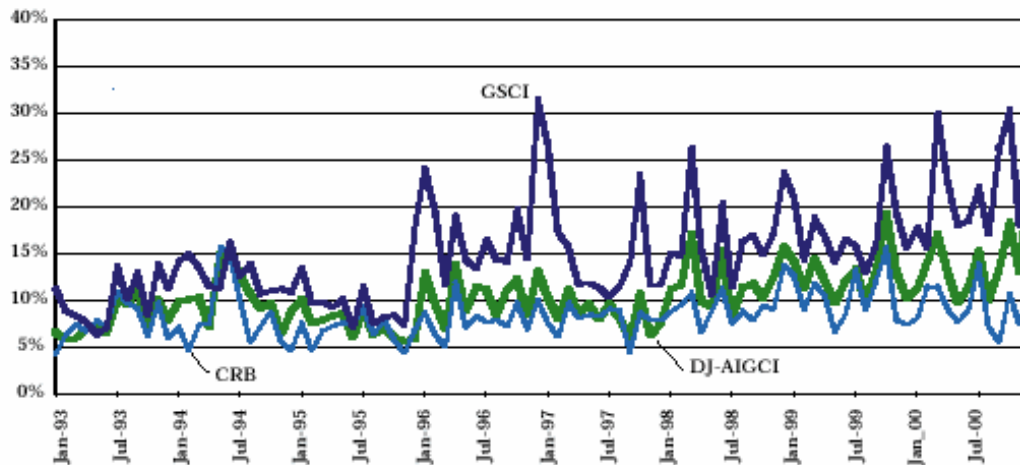
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Comparison of Benchmarks

Total Returns¹: DJ-AIGCITR, Bridge/CRB, GSCI TR
1993-2000



Monthly Volatilities: DJ-AIGCI, Bridge/CRB, GSCI
1993-2000



The Dow Jones – AIG Commodity Index (“DJ-AIGCI”) provides a broad-based commodity exposure. Rather than being driven by micro-economic events affecting one commodity market or sector, the diversified exposure of the DJ-AIGCI is designed to reflect the performance of commodities as an asset class. This approach may provide relatively low levels of volatility.

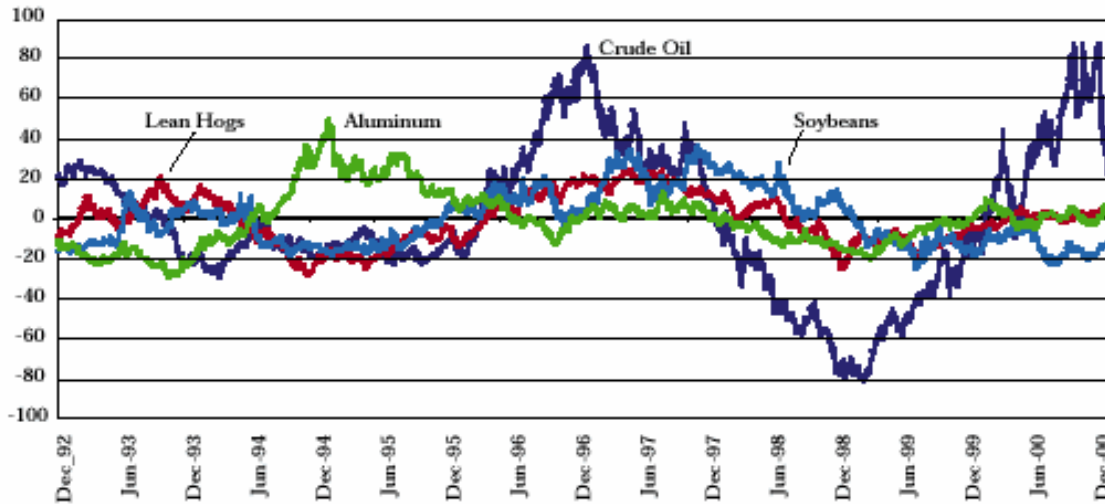
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Capitalizing on Mean Reversion

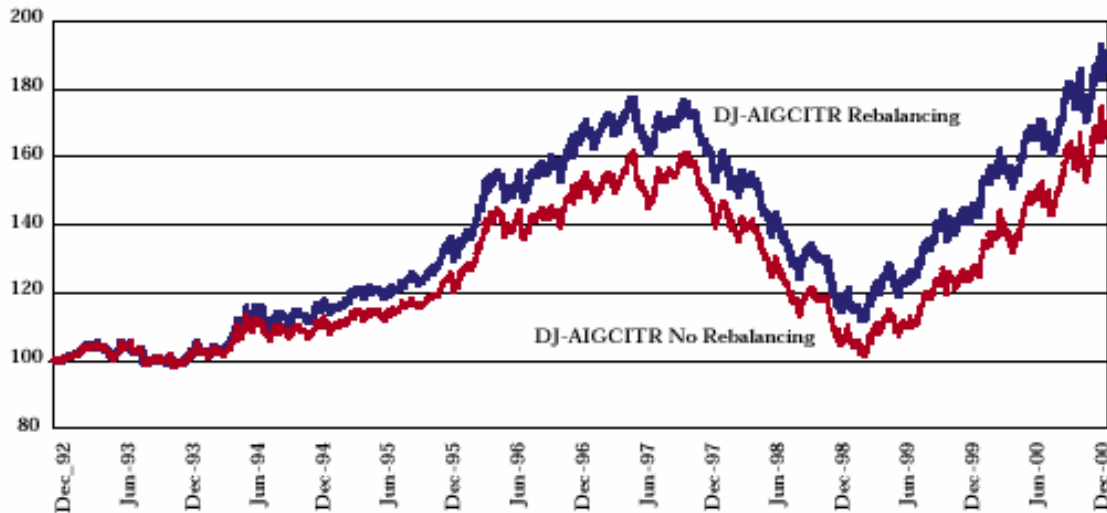
Price Volatility Around the Mean

Residual vs. Fitted Line, 1993-2000



Total Returns: DJ-AIGCITR vs. DJ-AIGCITR No Rebalancing

1993-2000



The Dow Jones – AIG Commodity Index (“DJ-AIGCI”) is reweighted and rebalanced annually on a price-percentage basis. To the extent that certain commodity markets exhibit mean-reverting price behavior, reweighted and rebalancing may improve returns over time.

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