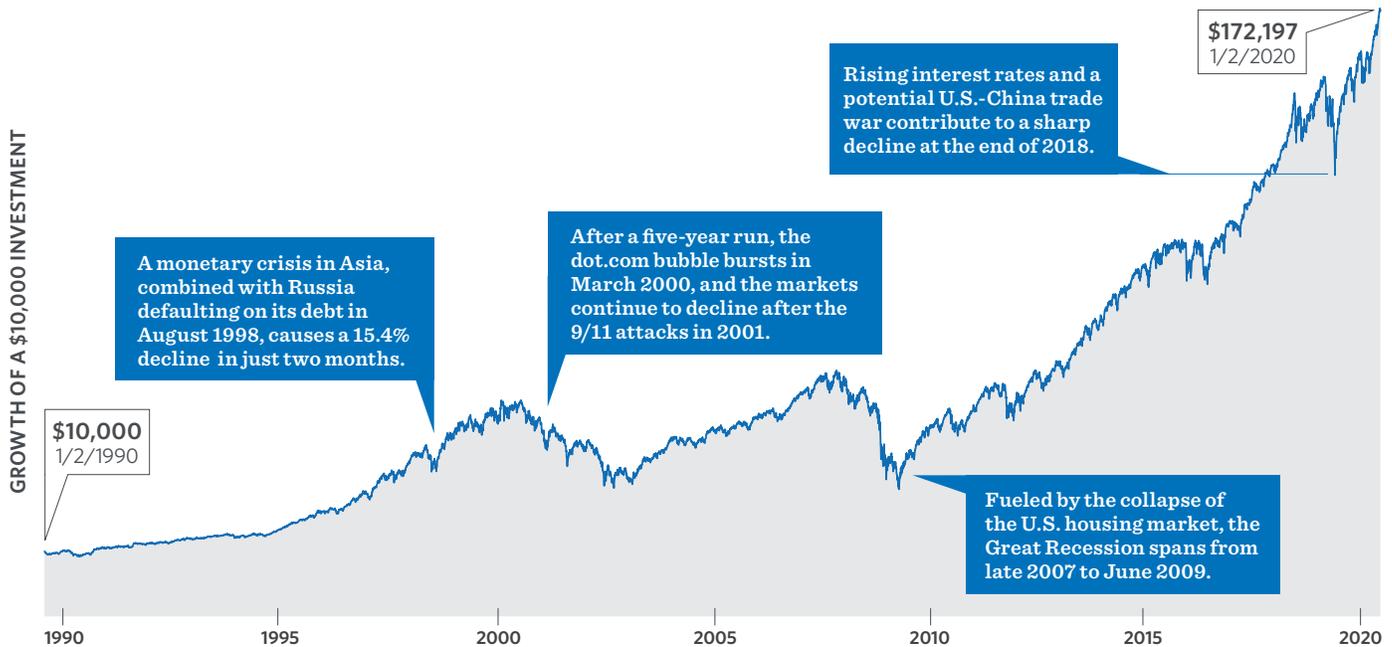


PUTTING STOCKS IN PERSPECTIVE

HISTORY TELLS US TO STAY THE COURSE

There's only one certainty when investing for the long haul — markets are sure to fluctuate. While volatility can be unnerving, the U.S. stock market has been resilient, with historical data showing it has generally trended upward over time.

\$10,000 INVESTED IN AN INDEX FUND THAT TRACKS THE PERFORMANCE OF THE S&P 500 FROM JANUARY 1, 1990 - DECEMBER 31, 2019



Data is historical and not intended to reflect the experience of any particular investor. Past performance is not a guarantee of future results. The S&P 500 Index is an unmanaged index of common stock performance; it is not possible to invest directly in an index.



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YOU CAN'T REBOUND IF YOU'RE NOT IN THE GAME

Attempting to time the market rather than staying invested during down periods can cause you to lock in your losses while sitting on the sidelines — and miss out on potential market rebounds. Take a look at the financial impact for missing the market's best five, 10, 25, and 50 days over the past 30 years:

\$10,000 INVESTED IN AN INDEX FUND THAT TRACKS THE PERFORMANCE OF THE S&P 500 FROM JANUARY 1, 1990 - DECEMBER 31, 2019

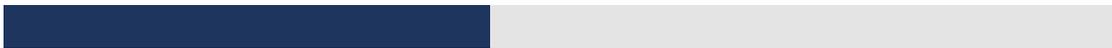
If you stayed fully invested, you would have **\$172,197**



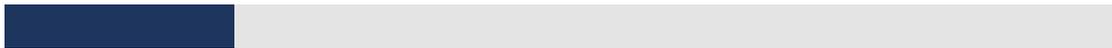
If you missed the best 5 days in the market you would have **\$114,233**



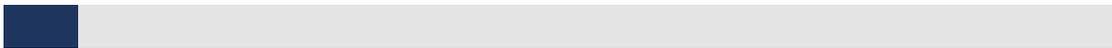
If you missed the best 10 days in the market you would have **\$85,938**



If you missed the best 25 days in the market you would have **\$43,005**



If you missed the best 50 days in the market you would have **\$16,502**



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Missing the S&P 500's best 50 days since 1990 translates to nearly **\$155,000** in lost gains.

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