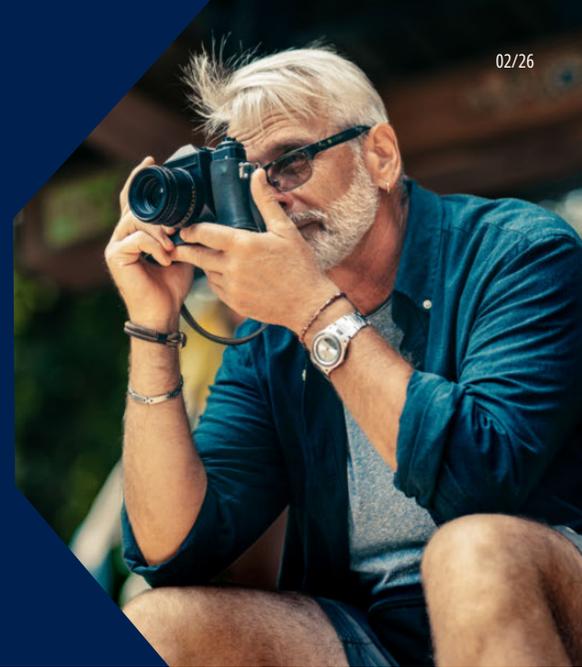




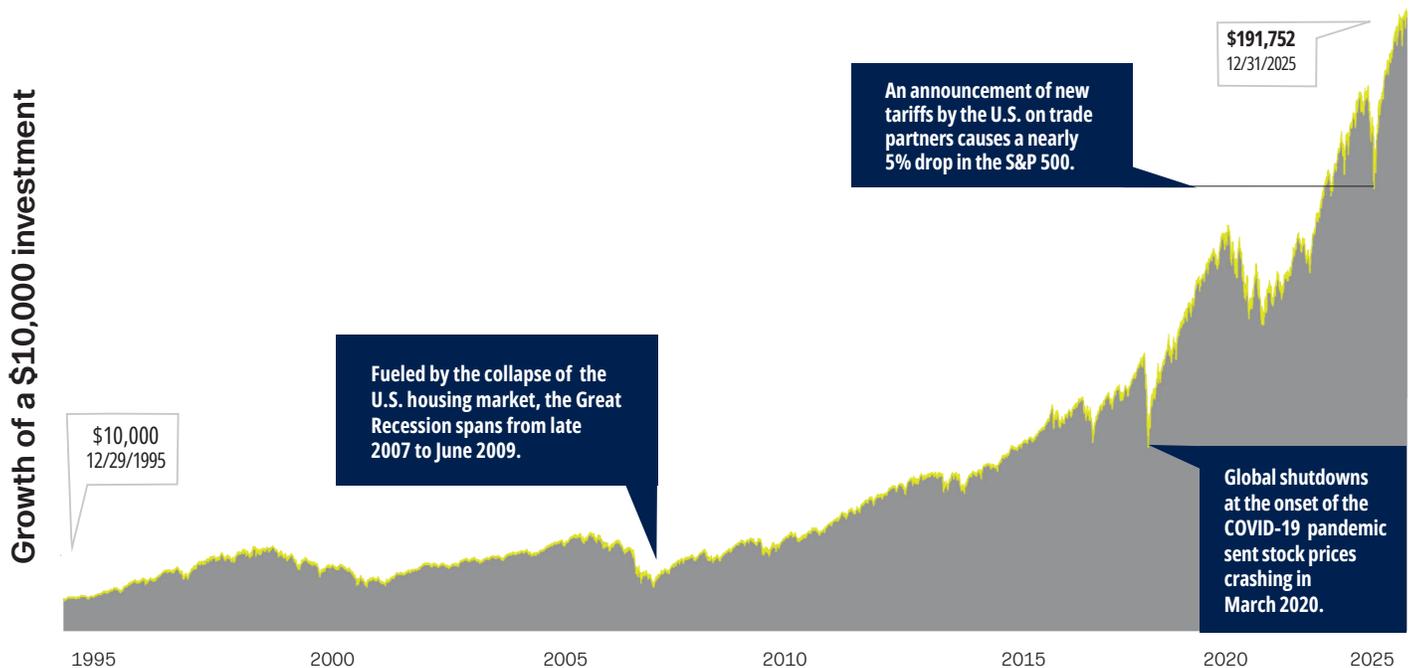
Putting the market in perspective

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 December 29, 1995, to December 31, 2025

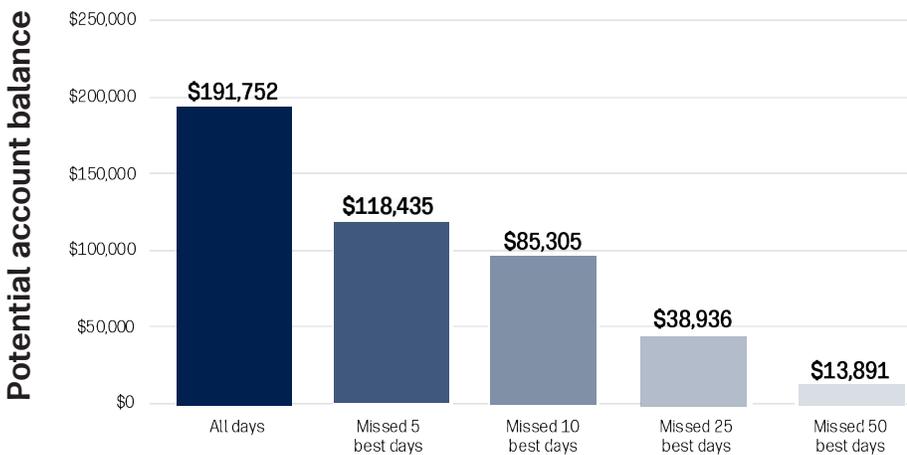


An index is unmanaged and does not take into account the fees and expenses associated with an actively managed fund, so performance may differ. It is not possible to invest directly in an index. Past performance is not indicative of future results.

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 losses while sitting on the sidelines – and miss out on potential market rebounds. Look at the financial impact for missing the market's best five, 10, 25, and 50 days since 1996.

\$10,000 invested in an index fund that tracks the performance of the S&P 500® from December 29, 1995, to December 31, 2025



Missing the S&P 500's best 50 days since 1996 translates to more than

\$177,861 in lost gains.

The S&P 500 is a stock market index tracking the performance of 500 large companies listed on stock exchanges in the United States. An index is unmanaged and does not take into account the fees and expenses associated with an actively managed fund, so performance may differ. It is not possible to invest directly in an index. Past performance is no guarantee of future results.

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