

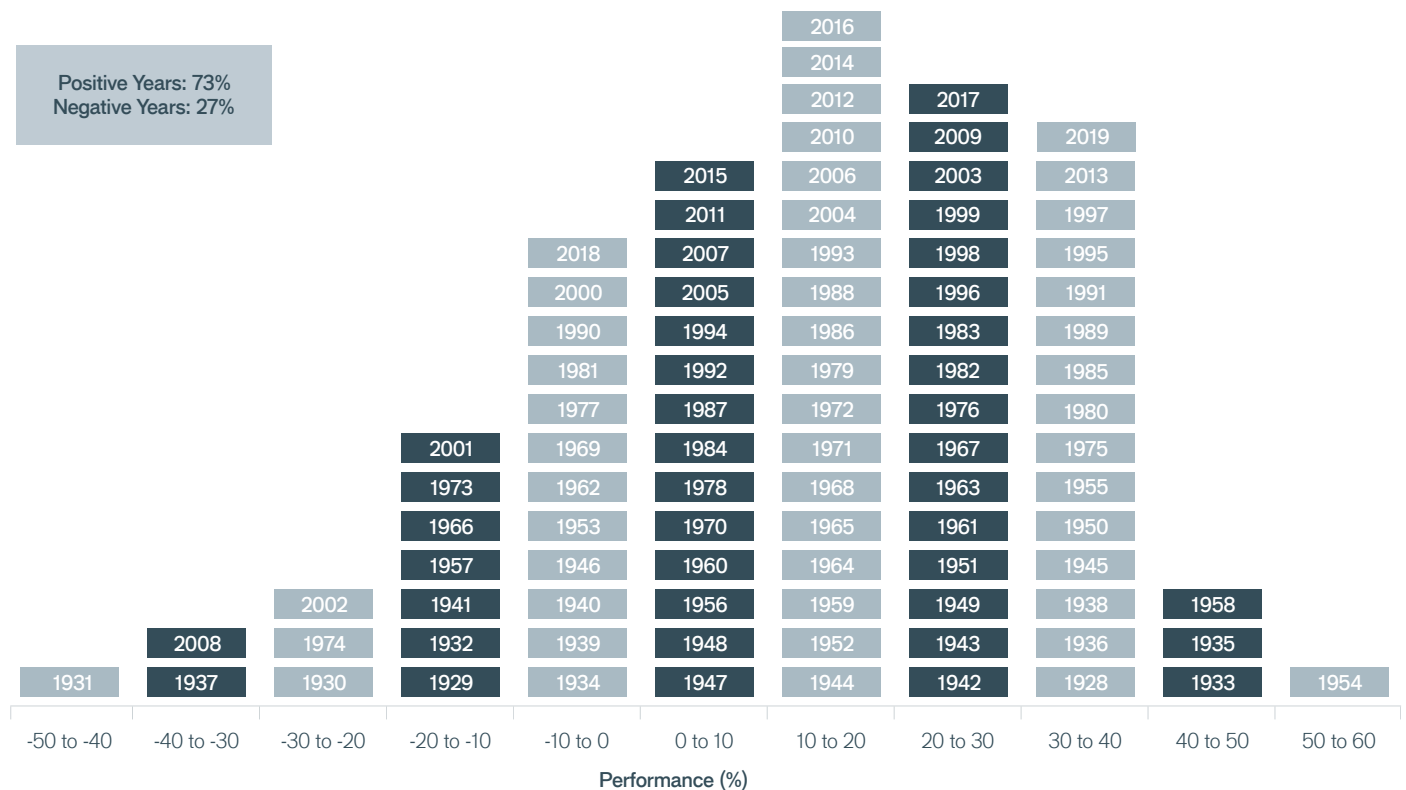
# A Positive Perspective

## Maintain Your Commitment with a Long-Term Approach

### Stick With Your Plan

Sticking with your investment plan may offer the best chance for reaching your long-term goals. But many times, market volatility may shake even the most confident investor. Investors who lose focus and sell on emotion when market volatility occurs, may play a constant game of catch up. If you look at S&P 500® Index performance dating back to 1928, you can see the number of positive performance years outweighs the negative performance years.

### Performance of the S&P 500® Index



Source: Bloomberg. Date range: 1/1/28 - 12/31/19.

While history is no guarantee of future performance, knowing how the market has behaved in the past may help you as you plan for your future.

Stay focused. Even in times of market volatility.

#### Past performance is no guarantee of future results.

Investing involves risk, including the possible loss of principal and fluctuation of value.

Index performance does not reflect the expenses of managing a portfolio as an index is unmanaged and not available for direct investment.

S&P 500® Index reflects U.S. large-cap equity performance and represents broad U.S. equity market performance.

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