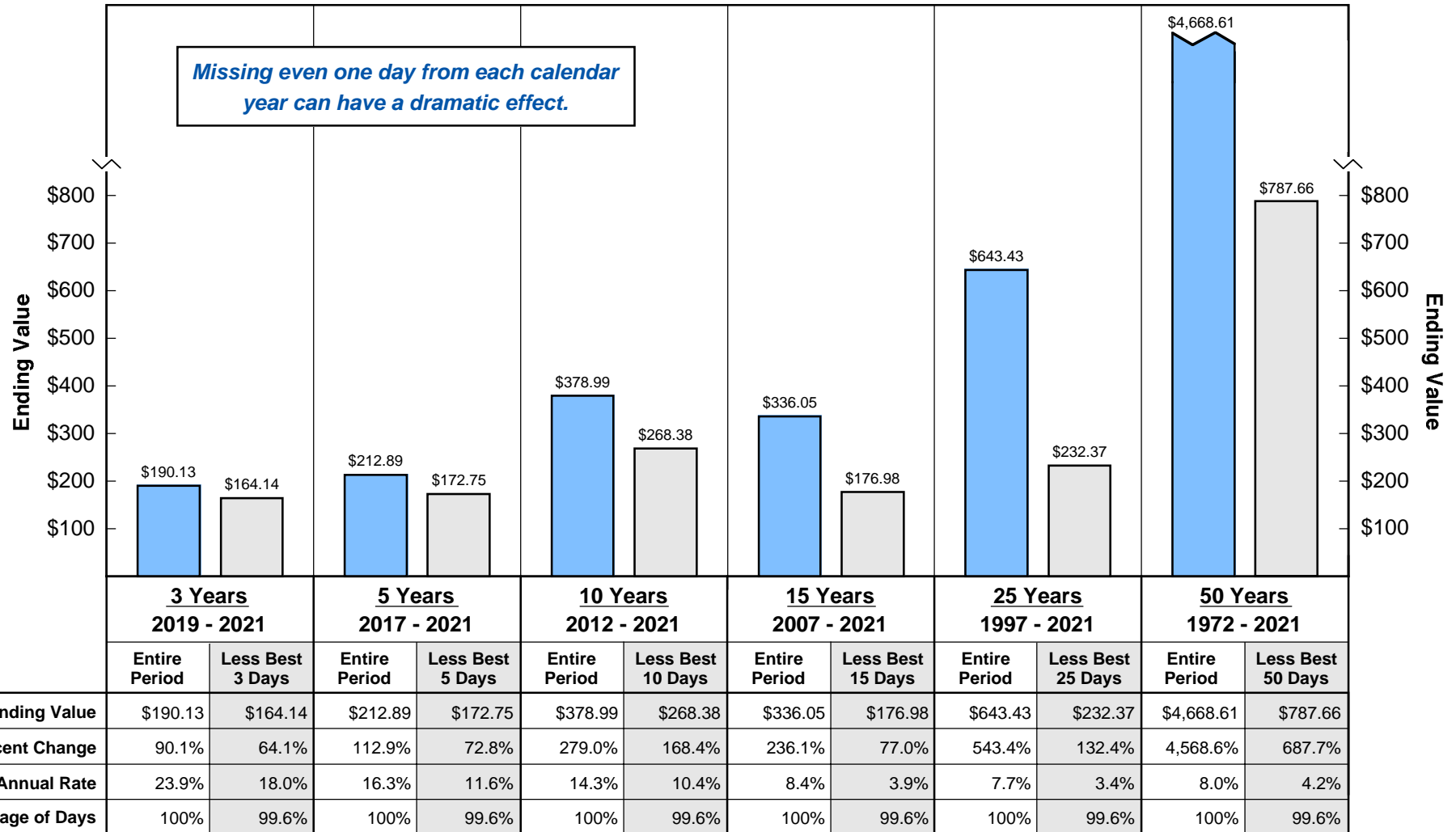


Market Timing - Caution

The Standard & Poor's 500 Stock Index



Example: For the 3 years 2019 - 2021, \$100 invested grew to \$190.13. If the best day is removed from each of the 3 calendar years, the ending value would be \$164.14.

Data: Capital Appreciation; \$100 invested at period inception.

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