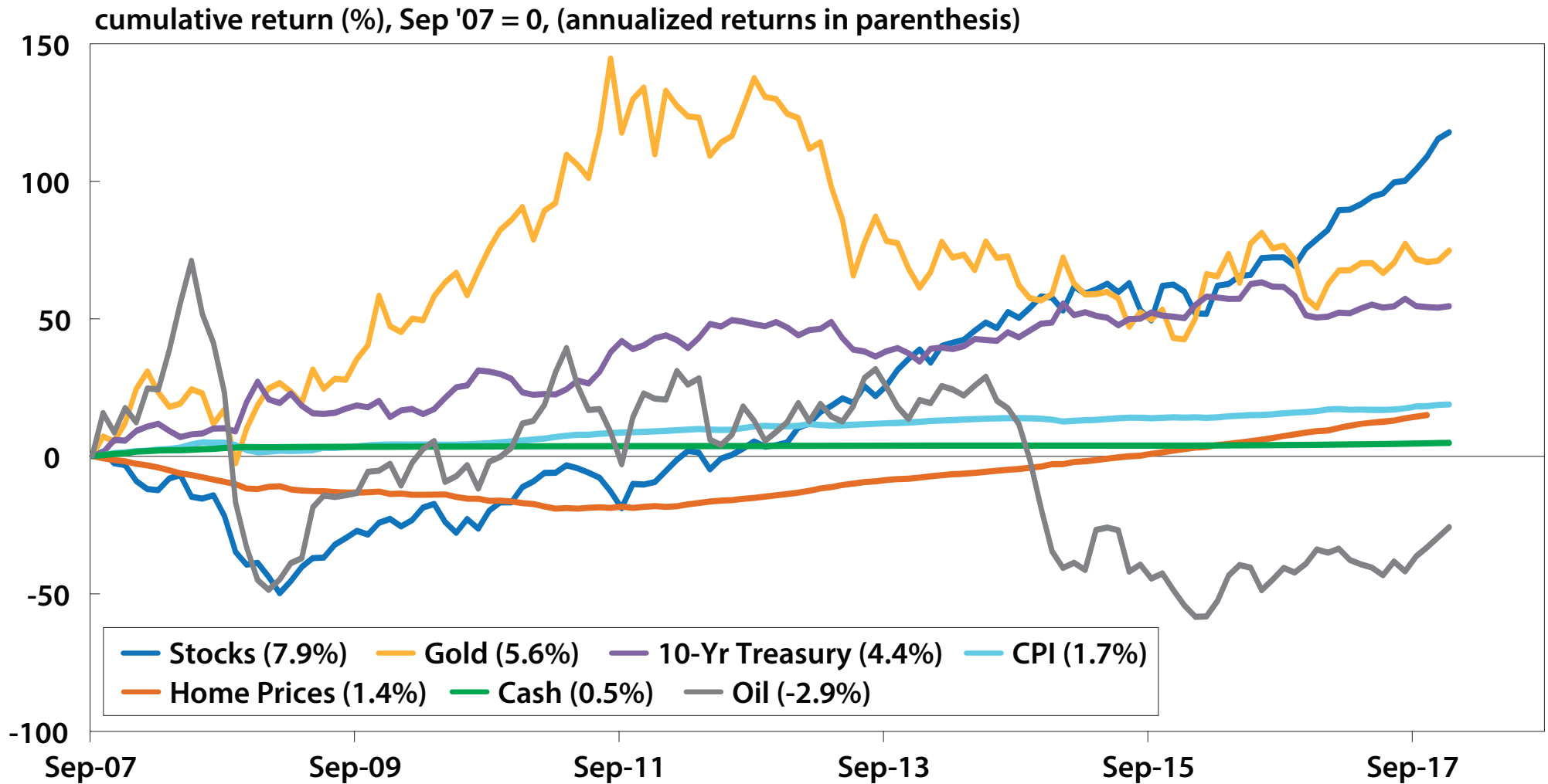


Stocks Won!

This chart shows the cumulative return of different asset classes following the S&P 500 Index market peak before the Financial Panic of 2008. Although past performance is no guarantee of future results, we believe a comparison of asset class performance through the financial panic and subsequent recovery helps to show the benefits of investing for the long-term.



Source: Standard & Poor's, Bloomberg, Federal Housing and Finance Agency (FHFA), Bureau of Labor Statistic (BLS), U.S. Treasury, New York Mercantile Exchange (NYM). Monthly data Sep '07 – Dec '17, Housing data through Oct '17. Stocks represented by the S&P 500 Total Return Index. Gold represented by gold spot price per Troy ounce. 10-Year Treasury represented by the 10-year Treasury note constant maturity total return index. CPI represented by the BLS Consumer Price Index. Home prices represented by the FHFA Home Price Index. Cash represented by the 3-month Treasury bill constant maturity total return index. Oil prices represented by the NYM Generic 1st Crude Futures Index. This chart is for illustrative purposes only and not indicative of any actual investment. Past performance is no guarantee of future results.

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