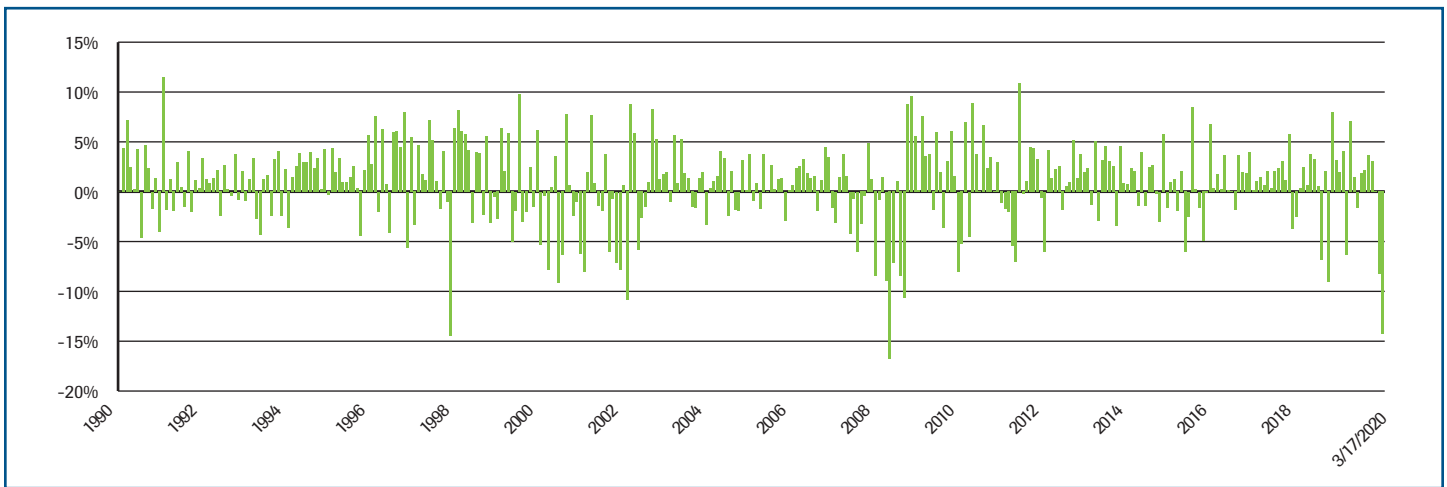


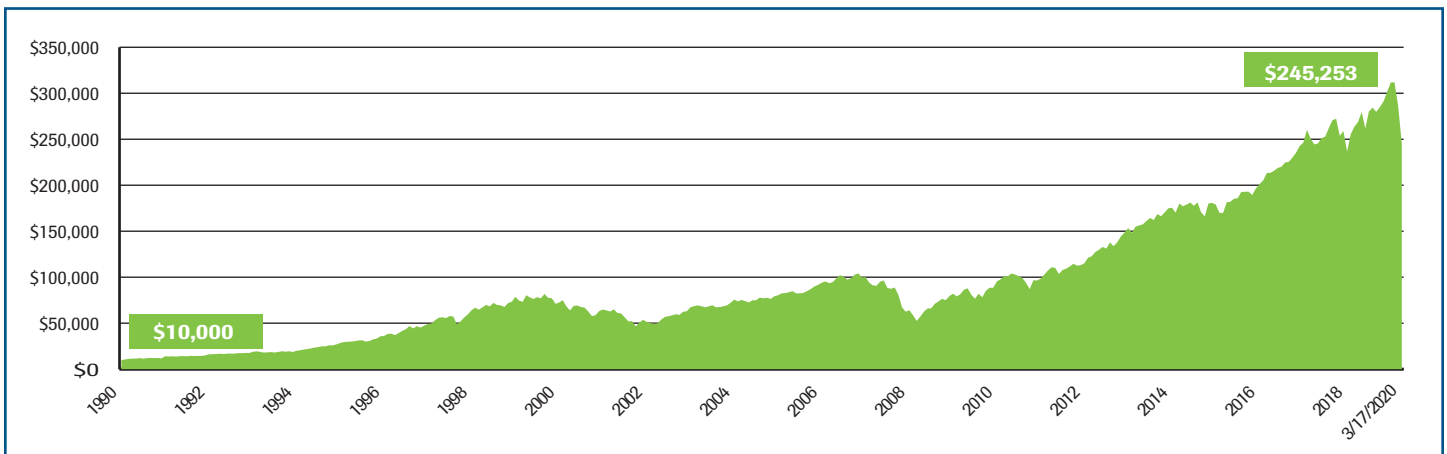
# Expect short-term bumps on the way to reaching long-term financial goals

**The unprecedented depth and speed of the equity market's decline has unnerved even the most seasoned investors. But reacting to short-term volatility spikes can hinder long-term objectives.**



Short-term bumps represented by Standard & Poor's 500 Index and reflected in total monthly return percentages from 12/31/1990 through 3/17/2020.

**Over the long-term, staying invested—and investing regularly—has historically supported investors in reaching their goals.**



Long-term growth represented by a hypothetical \$10,000 initial investment in the S&P 500, including reinvestment of all income and capital gains, plus an additional annual contribution of \$1000 in the same index from 12/31/1990 to 3/17/2020.

Source: Morningstar, Inc.

S&P 500 Index is an unmanaged capitalization-weighted index of 500 stocks designated to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. Actual investments cannot be made in an index.

Past performance is no guarantee of future results. These charts are for illustrative purposes only and are not representative of performance for any specific investment.

Systematic investing does not assure a profit nor protect against loss in declining markets. Investments are subject to risks and fluctuate in value. There is no guarantee that any investment approach will be successful.