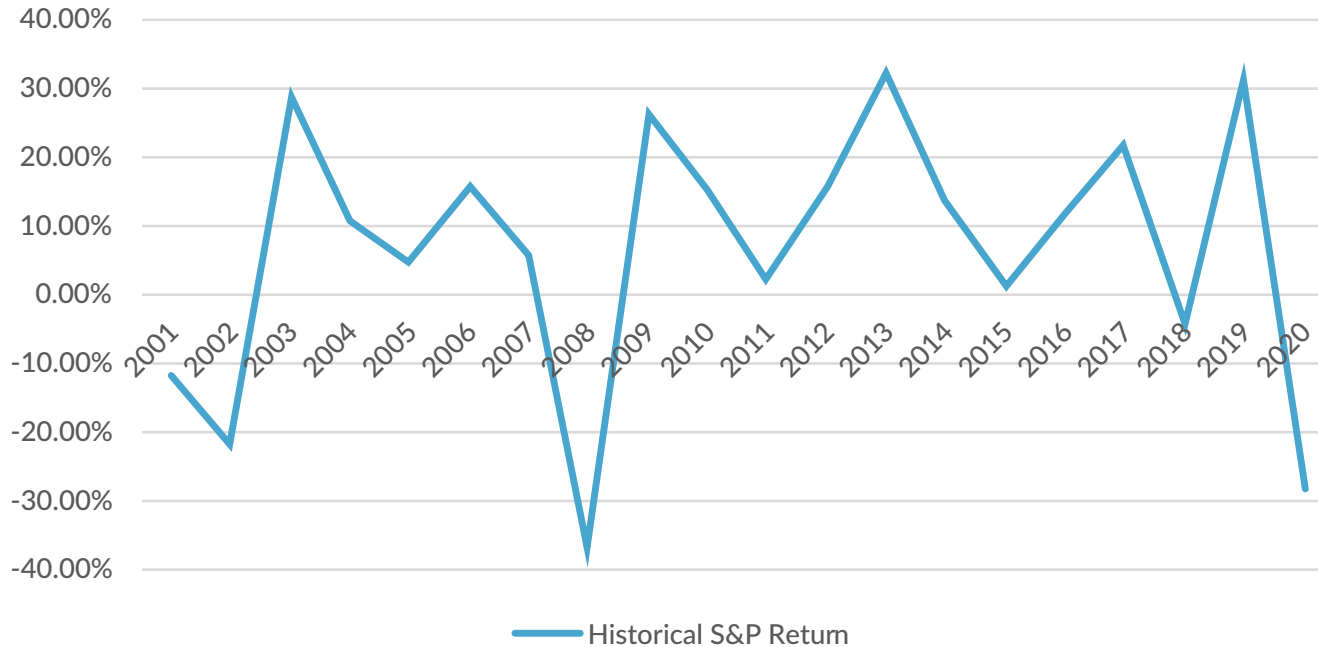


VOLATILITY OVER TIME



Historical S&P 500® return 2001-2020



YEAR	Historical S&P Return
2001	-11.89%
2002	-22.10%
2003	28.68%
2004	10.88%
2005	4.91%
2006	15.79%
2007	5.49%
2008	-37.00%
2009	26.46%
2010	15.06%
2011	2.11%
2012	16.00%
2013	32.39%
2014	13.69%
2015	1.38%
2016	11.96%
2017	21.83%
2018	-4.38%
2019	31.49%
2020	-28.33%

* Market rates assume S&P 500 Annual returns with no management fee, excluding dividends; past performance is no guarantee of future results.

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