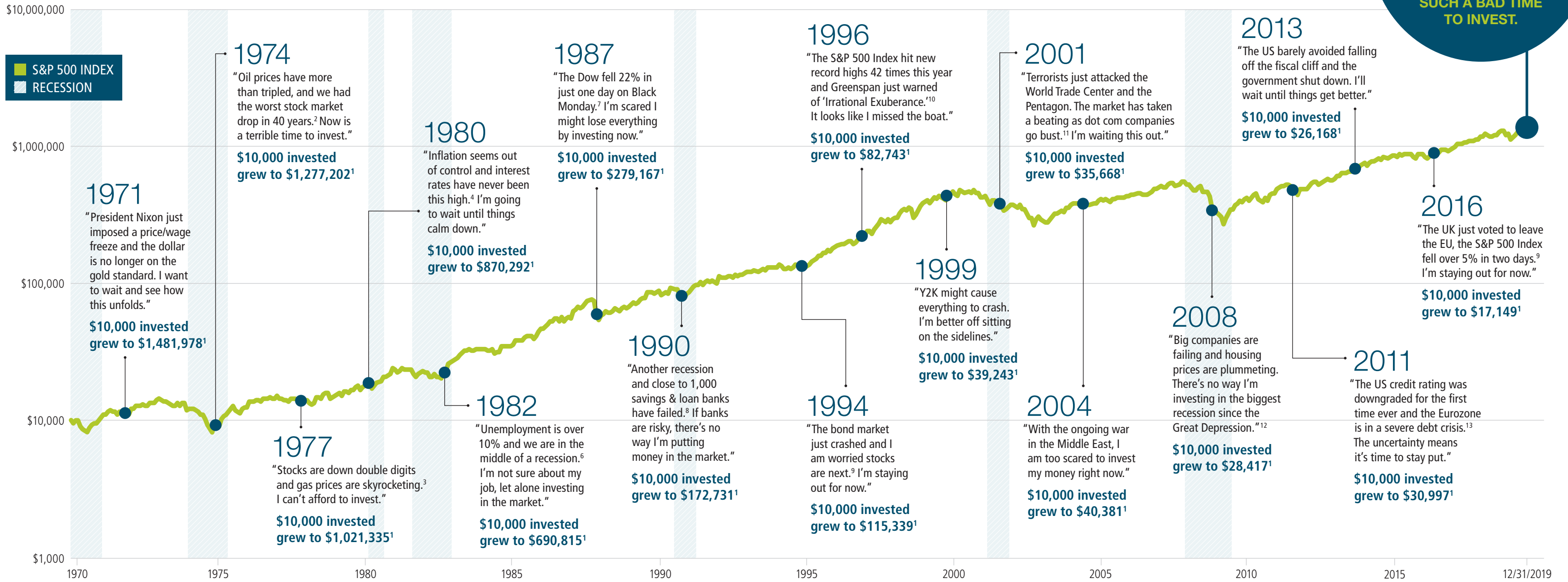


**\$1,539,136**  
**WHILE PAST PERFORMANCE CANNOT GUARANTEE FUTURE RESULTS, MAYBE NOW ISN'T SUCH A BAD TIME TO INVEST.**

**S&P 500 INDEX PERFORMANCE OVER THE LAST HALF CENTURY** (December 31, 1969 – December 31, 2019)



The unmanaged S&P 500 Index represents the general stock market and is used for illustrative purposes only. All investments involve risks, including possible loss of principal. Stock prices fluctuate, sometimes rapidly and dramatically, due to factors affecting individual companies, particular industries or sectors, or general market conditions. Past performance does not guarantee future results.

Not FDIC Insured | May Lose Value | No Bank Guarantee

<sup>1</sup> Assumes a \$10,000 investment made on 12/31 of the prior year that is held through 12/31/2019.

<sup>2</sup> Sources: Federal Reserve Bank of St. Louis (FRED), © 2020 Morningstar, Inc.

<sup>3</sup> Sources: © 2020 Morningstar, Inc., US Bureau of Labor Statistics.

<sup>4</sup> Source: Federal Reserve.

<sup>5</sup> Source: Standard and Poor's, FactSet, © 2020 Morningstar.

<sup>6</sup> Source: US Bureau of Labor Statistics.

<sup>7</sup> Source: FactSet, DJIA daily index close as of 10/19/1987.

<sup>8</sup> Sources: National Bureau of Economic Research, Federal Deposit Insurance Corporation (FDIC).

<sup>9</sup> Source: © 2020 Morningstar, Inc. Bonds are represented by the Bloomberg Barclays US Aggregate Bond Index.

<sup>10</sup> Source: FactSet.

<sup>11</sup> Source: © 2020 Morningstar, Inc.

<sup>12</sup> Sources: Case-Shiller, US Bureau of Economic Analysis. Housing prices are represented by the S&P/Case-Shiller Composite-20 Home Price Index.

<sup>13</sup> Source: Standard & Poor's, United States of America Long-Term Rating Lowered To 'AA+' On Political Risks And Rising Debt Burden; Outlook Negative.