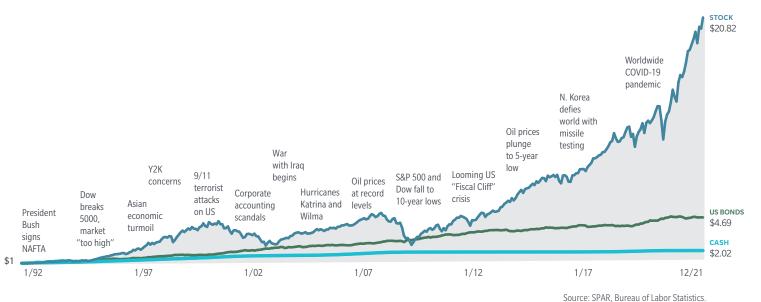
INVESTING BASICS

How One Dollar Grew Over Time



Stocks — historically, a good place for long-term investors

Despite the many national and international crises throughout the past 30 years, investing in stocks has kept investors on track in pursuing their long-term goals.



Important risk considerations

MARKET SEGMENT	REPRESENTED BY	IMPORTANT RISK CONSIDERATIONS	
Stocks	Standard & Poor's 500 Stock Index ¹	■ Stocks: Common stocks generally provide an opportunity for more capital appreciation than fixed-income investments	
US Bonds	Bloomberg U.S. Aggregate Bond Index ²	but are also subject to greater market fluctuations. US Bonds and Cash: Corporate bonds, US Treasury bills, and US	
Cash	FTSE 3-month Treasury Bill Index ³	government bonds fluctuate in value, but if held to maturity, offer a fixed rate of return and a fixed principal value.	

Keep in mind that all investments, including mutual funds, carry a certain amount of risk including the possible loss of the principal amount invested.

1 The S&P 500 Stock Index measures the broad US stock market. 2 The Bloomberg U.S. Aggregate Bond Index measures the US bond market.

3 The FTSE 3-month Treasury Bill Index tracks the daily performance of 3-month US Treasury bills.

It is not possible to invest directly in an index. Index performance does not take into account investment-related fees and expenses.

Talk with your financial professional about the role stocks could play in your long-term portfolio. The investments you choose should correspond to your financial needs, goals, and risk tolerance. For assistance in determining your financial situation, please consult an investment professional.

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History and headlines haven't stopped stocks

If you're waiting to invest, the time may be now

Investing your money today could give it more opportunity to grow for tomorrow, regardless of what the headlines may report.

1992	President Bush signs NAFTA	2007	Oil prices at record levels
1993	First Democrat in White House in 12 years	2008	Economic recession
1994	One of the worst bond years on record	2009	S&P 500 and Dow fall to lowest levels in a decade
1995	Dow breaks 5,000, market "too high"	2010	BP oil spill in Gulf of Mexico
1996	First Democrat reelected to White House since FDR	2011	Eurozone sovereign debt crisis
1997	Asian economic turmoil	2012	Looming US "Fiscal Cliff" crisis
1998	Markets on roller-coaster ride	2013	US government shutdown
1999	Y2K concerns	2014	Oil prices plunge to 5-year low
2000	dot-com uncertainties	2015	Greek Debt Crisis
2001	9/11 terrorist attacks on the United States	2016	United Kingdom votes to leave European Union
2002	Corporate accounting scandals	2017	N. Korea defies world with missile testing
2003	War with Iraq begins	2018	Rising interest rates, return of market volatility
2004	Soaring oil prices	2019	Escalation of global trade war
2005	Hurricanes Katrina and Wilma	2020	Worldwide COVID-19 pandemic
2006	Rising global inflation, higher interest rates	2021	Global supply chain disruptions

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