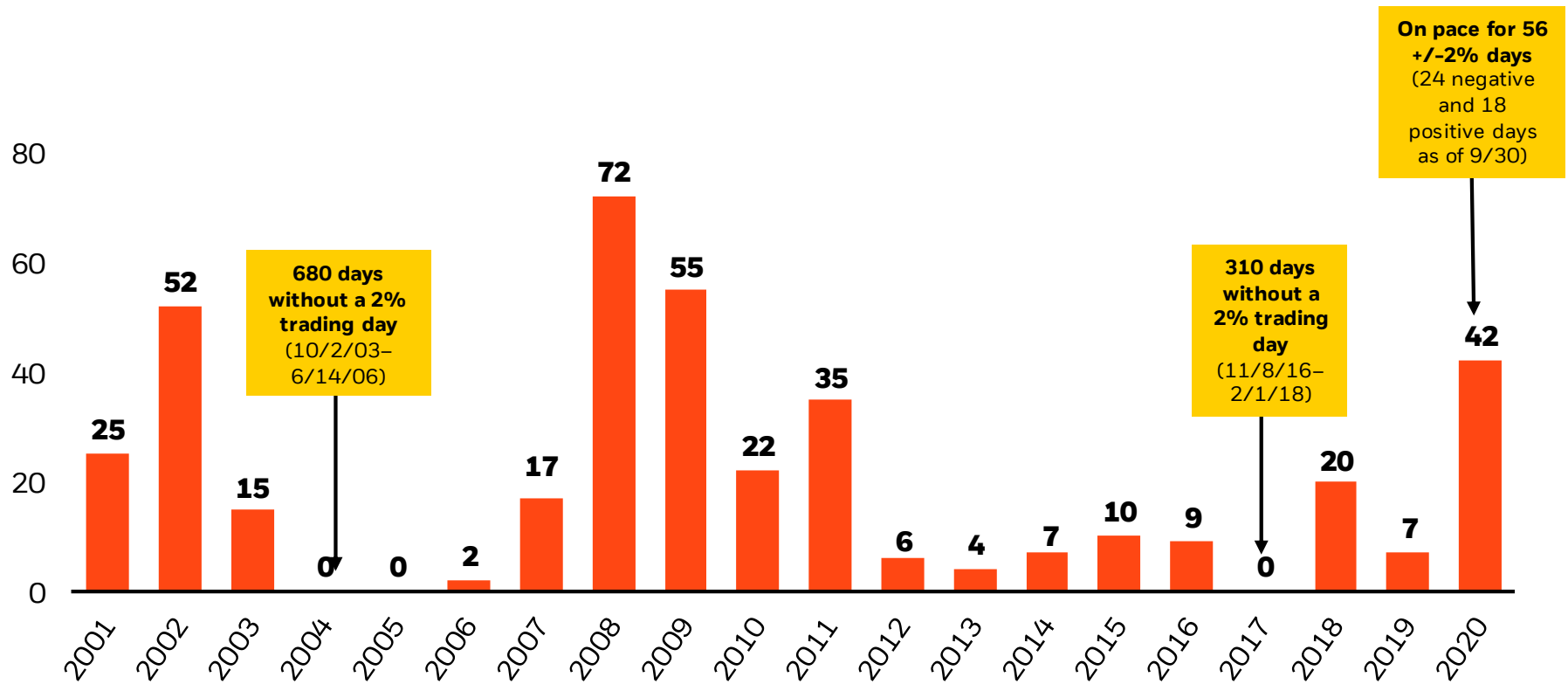


Highest volatility since the Financial Crisis

Number of single day stock market returns of +/-2% or more
S&P 500 by year (12/31/00 - 9/30/20)



Source: Morningstar as of 9/30/20. Stock market represented by the S&P 500 Index. Past performance does not guarantee or indicate future results. Index performance is for illustrative purposes only. You cannot invest directly in the index.