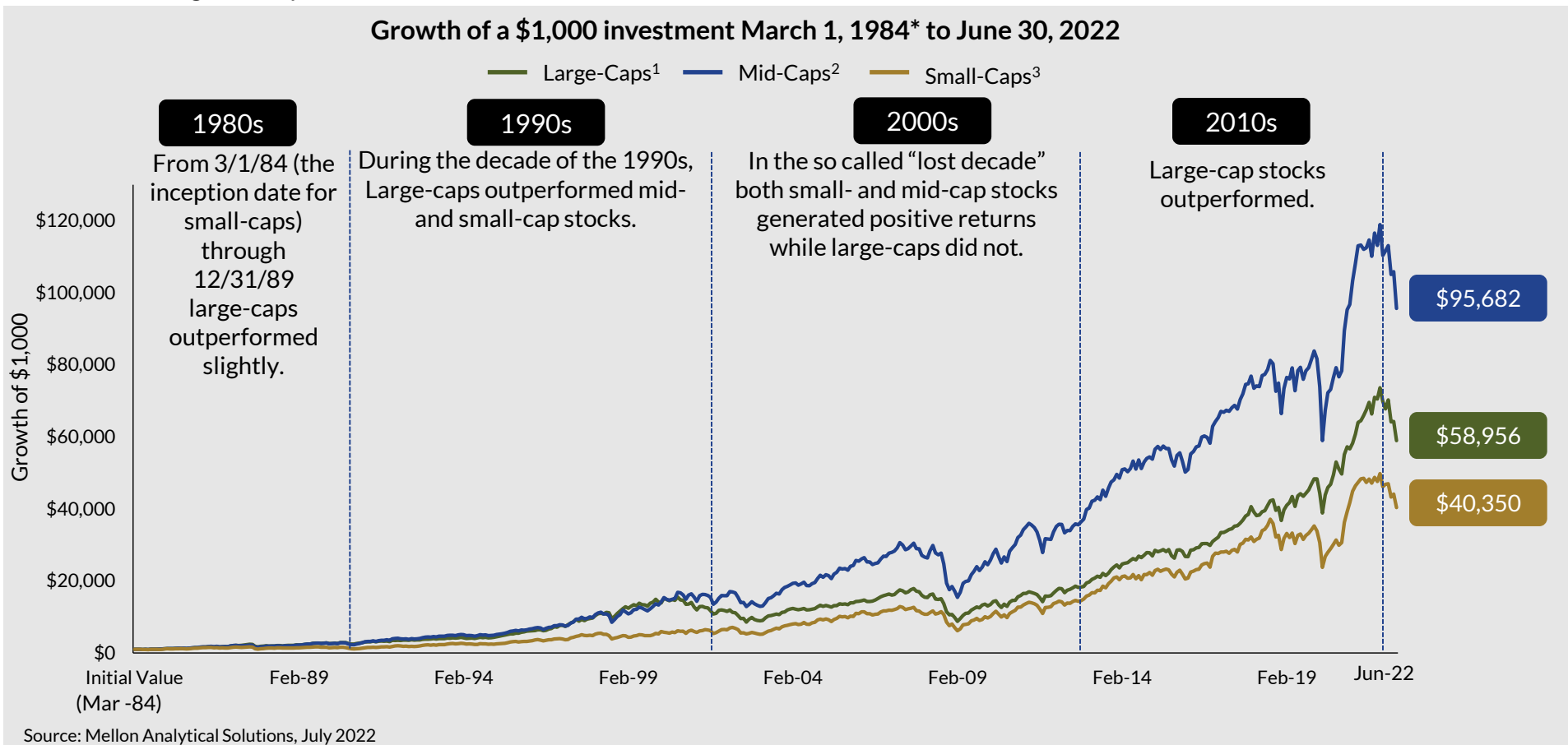




SMALL, MEDIUM OR LARGE?

By investing across market capitalizations, an investor can participate in the growth potential of companies of different sizes. While larger companies are more established, they may not offer the same potential for growth as smaller or medium sized companies. Conversely, the greater growth potential that smaller companies may offer comes at a price - greater risk. Lastly, mid-sized companies may offer a happy medium along the risk/reward spectrum. The table below illustrates the benefits of owning small-, mid- and large-cap stocks over longer time periods.



Past performance does not guarantee future results. The performance data does not represent fund performance and should not be considered representative of fund performance.

* Inception date of the S&P SmallCap 600® Index ¹ Large-Cap Stocks are represented by the S&P 500® Index, a capitalization weighted unmanaged index of 500 widely traded stocks, created by Standard & Poor's. The index is considered to represent the performance of the stock market in general. ² Mid-Cap Stocks are represented by the S&P 400® Midcap Index, an unmanaged index created by Standard & Poor's made up of 400 mid-cap companies. The index is the most widely used index for mid-sized companies. ³ Small-Cap Stocks are represented by the S&P SmallCap 600® Index, an unmanaged index created by Standard & Poor's made up of 600 small-cap companies. The index is commonly used to show the performance of small-cap stocks. Indexes do not incur fees and it is not possible to invest directly in an index.



SMALL, MEDIUM OR LARGE?

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