



DIVERSIFY YOUR PORTFOLIO

Annual Returns of selected indices (1-1-2012 to 12-31-2021) (Source: Mellon Analytical Solutions, Inc. January 2022)

2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	10 Years ended 12/31/2021
S&P MidCap 400® Index 17.88	S&P SmallCap 600® Index 41.31	S&P 500® Index 13.69	S&P 500® Index 1.38	S&P SmallCap 600® Index 26.56	MSCI All Country World Index 23.96	Bloomberg Intermediate U.S. Govt/Credit Index 0.88	S&P 500® Value Index 31.93	S&P 500® Index 18.40	S&P 500® Index 28.71	S&P 500® Index 16.55
S&P 500® Value Index 17.68	S&P MidCap 400® Index 33.50	S&P 1500® Index 13.08	Bloomberg Intermediate U.S. Govt/Credit Index 1.07	S&P MidCap 400® Index 20.74	S&P 500® Index 21.83	S&P 500® Index -4.38	S&P 500® Index 31.49	S&P 1500® Index 17.92	S&P 1500® Index 28.44	S&P 1500® Index 16.35
S&P SmallCap 600® Index 16.33	S&P 1500® Index 32.80	S&P 500® Value Index 12.36	S&P 1500® Index 1.01	S&P 500® Value Index 17.40	S&P 1500® Index 21.13	S&P 1500® Index -4.96	S&P 1500® Index 30.90	MSCI All Country World Index 16.27	S&P SmallCap 600® Index 26.82	S&P SmallCap 600® Index 14.50
S&P 1500® Index 16.17	S&P 500® Index 32.39	S&P MidCap 400® Index 9.77	S&P SmallCap 600® Index -1.97	S&P 1500® Index 13.03	S&P MidCap 400® Index 16.24	S&P SmallCap 600® Index -8.48	MSCI All Country World Index 26.60	S&P MidCap 400® Index 13.66	S&P 500® Value Index 24.90	S&P MidCap 400® Index 14.20
MSCI All Country World Index 16.12	S&P 500® Value Index 31.99	S&P SmallCap 600® Index 5.76	S&P MidCap 400® Index -2.18	S&P 500® Index 11.96	S&P 500® Value Index 15.36	S&P 500® Value Index -8.95	S&P MidCap 400® Index 26.20	S&P SmallCap 600® Index 11.29	S&P MidCap 400® Index 24.76	S&P 500® Value Index 13.29
S&P 500® Index 16.00	MSCI All Country World Index 22.84	MSCI All Country World Index 4.15	MSCI All Country World Index -2.36	MSCI All Country World Index 7.86	S&P SmallCap 600® Index 13.23	MSCI All Country World Index -9.41	S&P SmallCap 600® Index 22.78	Bloomberg Intermediate U.S. Govt/Credit Index 6.43	MSCI All Country World Index 18.54	MSCI All Country World Index 11.86
Bloomberg Intermediate U.S. Govt/Credit Index 3.89	Bloomberg Intermediate U.S. Govt/Credit Index -0.86	Bloomberg Intermediate U.S. Govt/Credit Index 3.13	S&P 500® Value Index -3.13	Bloomberg Intermediate U.S. Govt/Credit Index 2.08	Bloomberg Intermediate U.S. Govt/Credit Index 2.14	S&P MidCap 400® Index -11.08	Bloomberg Intermediate U.S. Govt/Credit Index 6.80	S&P 500® Value Index 1.36	Bloomberg Intermediate U.S. Govt/Credit Index -1.44	Bloomberg Intermediate U.S. Govt/Credit Index 2.38

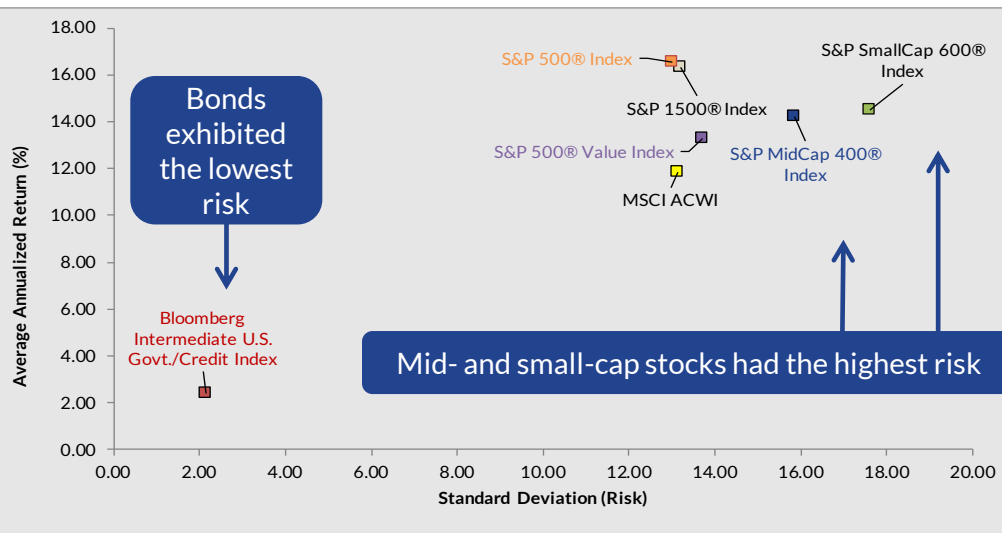
To properly allocate a portfolio, multiple asset classes should be considered. This table demonstrates the importance of diversifying assets.

Past performance does not guarantee future results. Diversification does not prevent loss. You cannot invest directly in an index. The performance data does not represent fund performance and should not be considered representative of fund performance.



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Risk & Return For the 10-year period ended 12-31-2021



Index	Annualized Return	Annualized Standard Deviation (Risk)
S&P 500® Index	16.55	13.02
S&P 1500® Index	16.35	13.19
S&P SmallCap 600® Index	14.50	17.61
S&P MidCap 400® Index	14.20	15.85
S&P 500® Value Index	13.29	13.73
MSCI ACWI	11.86	13.14
Bloomberg Intermediate U.S. Govt./Credit Index	2.38	2.15

Important Definitions

Index	Definition
S&P 500® Index	A capitalization weighted unmanaged index of 500 widely traded stocks, created by Standard & Poor's and is considered to represent the performance of the stock market in general.
S&P 500® Value Index	A market-capitalization-weighted index developed by Standard & Poor's consisting of those stocks within the S&P 500® Index that exhibit strong value characteristics.
S&P MidCap 400® 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.
MSCI All Country World Index	A broad global equity index that is designed to track broad global equity-market performance. Maintained by Morgan Stanley Capital International (MSCI), the index is comprised of the stocks of about 3,000 companies from 23 developed countries and 26 emerging markets.
S&P 1500® Index	An unmanaged index comprised of the S&P 500, MidCap 400, and SmallCap 600, which together represent approximately 90% of the U.S. equity market.
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.
Bloomberg Intermediate U.S. Govt./Credit Index	Represents securities in the intermediate range of the Bloomberg Government/Credit Index. The Government/Credit Index includes Treasuries, Government-Related Issues, and USD Corporates and is a subset of the U.S. Aggregate Index.

Source: Mellon Analytical Solutions, Inc. January 2022

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