

DIVERSIFY YOUR PORTFOLIO

Annual Returns of selected indices (10-1-2012 to 9-30-2022) (Source: Mellon Analytical Solutions, Inc. October 2022)

10/1/12 to 12/31/12	2013	2014	2015	2016	2017	2018	2019	2020	2021	1/1/22 to 9/30/22	10 Years ended 9/30/2022
S&P	S&P	S&P	S&P	S&P	MSCI	Bloomberg	S&P	S&P	S&P	Bloomberg	S&P
MidCap	MidCap	500®	MidCap	MidCap	All Country	Intermediate	500®	MidCap	500®	Intermediate	500®
400®	400®	Index	400®	400®	World	U.S. Govt/Credit	Value	400®	Index	U.S. Govt/Credit	Index
Index	Index		Growth Index	Index	Index	Index	Index	Growth Index		Index	
3.61	33.50	13.69	2.02	20.74	23.96	0.88	31.93	22.77	28.71	-9.63	11.70
MSCI	S&P	S&P	S&P	S&P	S&P	S&P	S&P	S&P	S&P	S&P	S&P
All Country	1500®	1500®	500®	500®	500®	500®	500®	500®	1500®	500®	1500®
World	Index	Index	Index	Value	Index	Index	Index	Index	Index	Value	Index
Index 2.89	32.80	13.08	1.38	Index 17.40	21.83	-4.38	31.49	18.40	28.44	Index -16.56	11.56
	32.80 S&P									-16.56 S&P	S&P
S&P MidCap	S&P MidCap	S&P 500®	Bloomberg Intermediate	S&P MidCap	S&P 1500®	S&P 1500®	S&P 1500®	S&P 1500®	S&P 500®	S&P MidCap	S&P MidCap
400®	400®	Value	U.S. Govt/Credit	400®	Index	Index	Index	Index	Value	MidCap 400®	MidCap 400®
Growth Index	Growth Index	Index	Index	Growth Index	ilidex	muex	ilidex	index	Index	400® Index	Index
2.75	32.77	12.36	1.07	14.77	21.13	-4.96	30.90	17.92	24.90	-21.52	10.04
S&P	S&P	S&P	S&P	S&P	S&P	S&P	MSCI	MSCI	S&P	S&P	S&P
500®	500®	MidCap	1500®	1500®	MidCap	500®	All Country	All Country	MidCap	1500®	MidCap
Value	Index	400®	Index	Index	400®	Value	World	World	400®	Index	400®
Index	1110071	Index	111007		Growth Index	Index	Index	Index	Index	1110071	Growth Index
1.64	32.39	9.77	1.01	13.03	19.92	-8.95	26.60	16.27	24.76	-23.72	9.76
Bloomberg	S&P	S&P	S&P	S&P	S&P	MSCI	S&P	S&P	S&P	S&P	S&P
Intermediate	500®	MidCap	MidCap	500®	MidCap	All Country	MidCap	MidCap	MidCap	500®	500®
U.S. Govt/Credit	Value	400®	400®	Index	400®	World	400®	400®	400®	Index	Value
Index	Index	Growth Index	Index		Index	Index	Growth Index	Index	Growth Index		Index
0.35	31.99	7.57	-2.18	11.96	16.24	-9.41	26.29	13.66	18.90	-23.87	9.63
S&P	MSCI	MSCI	MSCI	MSCI	S&P	S&P	S&P	Bloomberg	MSCI	S&P	MSCI
1500®	All Country	All Country	All Country	All Country	500®	MidCap	MidCap	Intermediate	All Country	MidCap	All Country
Index	World	World	World	World	Value	400®	400®	U.S. Govt/Credit	World	400®	World
	Index	Index	Index	Index	Index	Growth Index	Index	Index	Index	Growth Index	Index
0.03	22.84	4.15	-2.36	7.86	15.36	-10.34	26.20	6.43	18.54	-25.48	7.29
S&P	Bloomberg	Bloomberg	S&P	Bloomberg	Bloomberg	S&P	Bloomberg	S&P	Bloomberg	MSCI	Bloomberg
500®	Intermediate	Intermediate	500®	Intermediate	Intermediate	MidCap	Intermediate	500®	Intermediate	All Country	Intermediate
Index	U.S. Govt/Credit		Value	U.S. Govt/Credit		400®	U.S. Govt/Credit	Value	U.S. Govt/Credit	World	U.S. Govt/Credit
0.00	Index	Index	Index	Index	Index	Index	Index	Index	Index	Index	Index
-0.38	-0.86	3.13	-3.13	2.08	2.14	-11.08	6.80	1.36	-1.44	-25.61	1.00

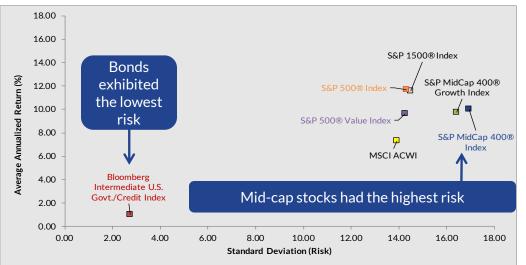
To properly allocate a portfolio, multiple asset classes should be considered. This table demonstrates the importance of diversifying assets.

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 9-30-2022



Index	Annualized Return	Annualized Standard Deviation (Risk)
S&P 500 [®] Index	11.70	14.34
S&P 1500 [®] Index	11.56	14.49
S&P MidCap 400 [®] Index S&P MidCap 400 [®] Growth	10.04	16.94
Index	9.76	16.44
S&P 500 [®] Value Index	9.63	14.26
MSCI ACWI	7.29	13.92
Bloomberg Intermediate U.S. Govt./Credit Index	1.00	2.73

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	A market-capitalization-weighted index developed by Standard & Poor's
Index	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 MidCap 400 [®]	A market-capitalization-weighted index developed by Standard & Poor's
Growth Index	consisting of those stocks within the S&P MidCap 400 [®] Index that exhibit strong growth characteristics.
Bloomberg	Represents securities in the intermediate range of the Bloomberg
Intermediate U.S.	Government/Credit Index. The Government/Credit Index includes
Govt./Credit Index	Treasuries, Government-Related Issues, and USD Corporates and is a subset of the U.S. Aggregate Index.

Source: Mellon Analytical Solutions, Inc. October 2022

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