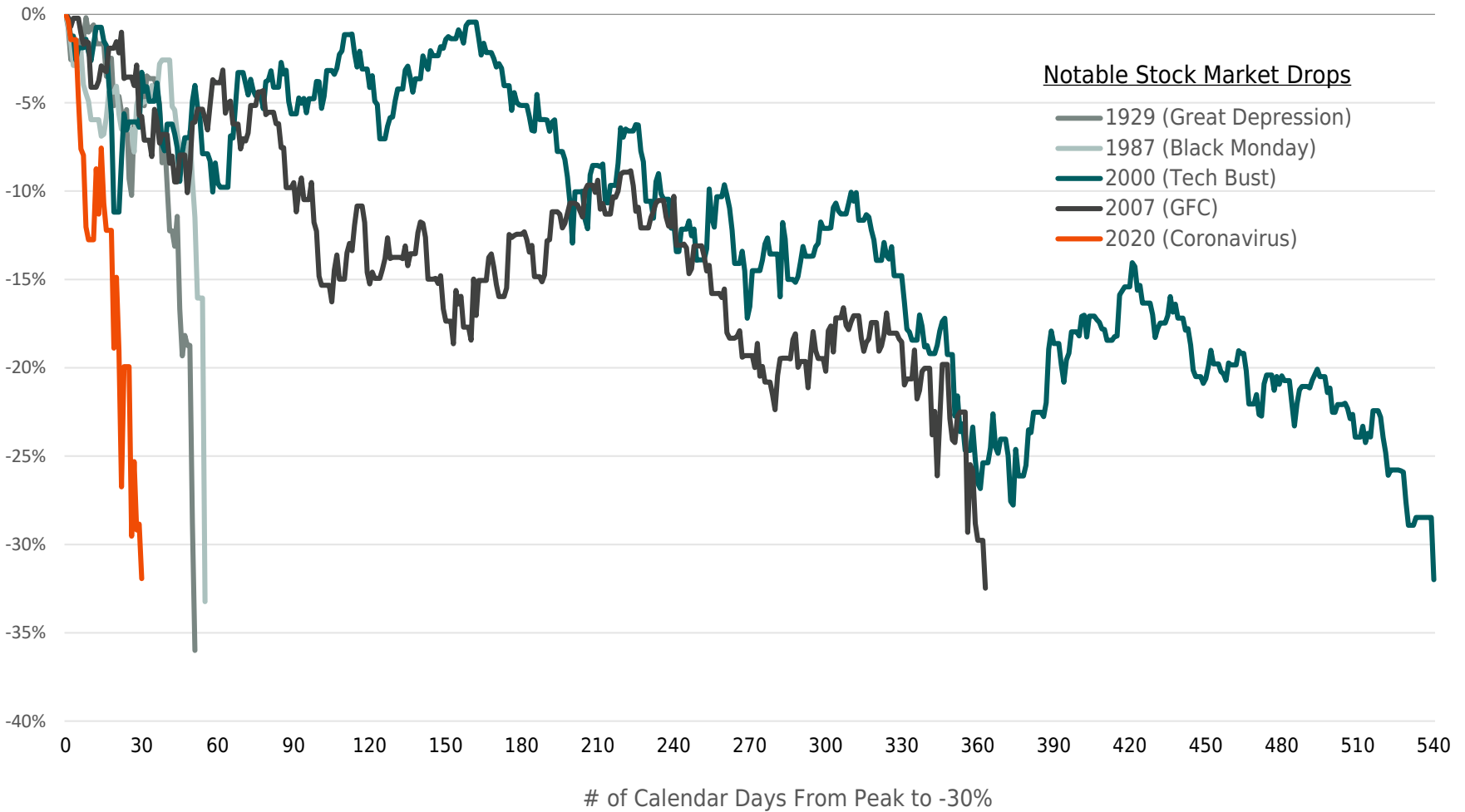
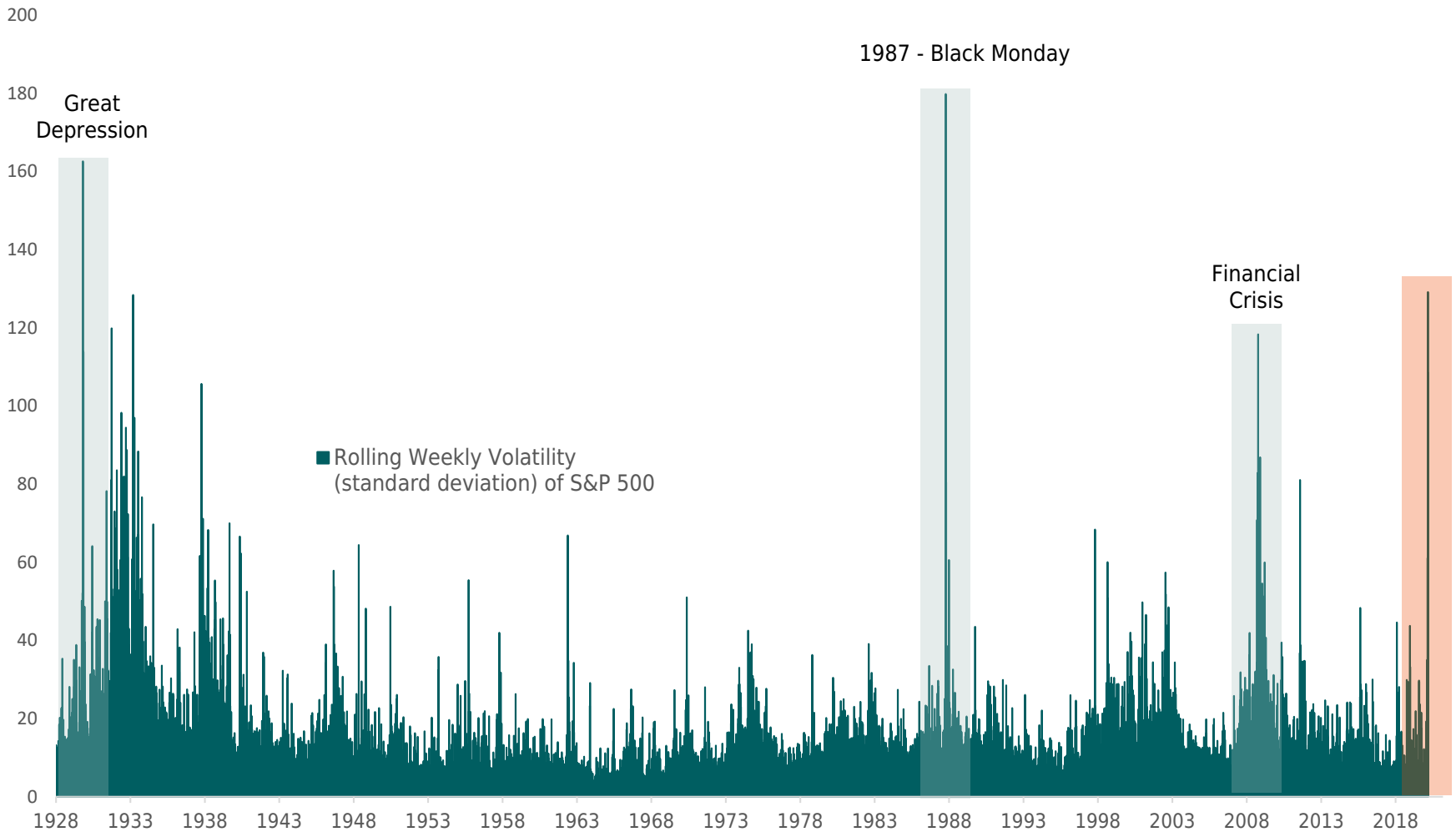


# It Was as Bad as It Felt! We Just Lived Through the Fastest 30% Fall on Record



Source: Morningstar Direct. Data as of 3/23/2020.

# We Have Experienced Historic Volatility



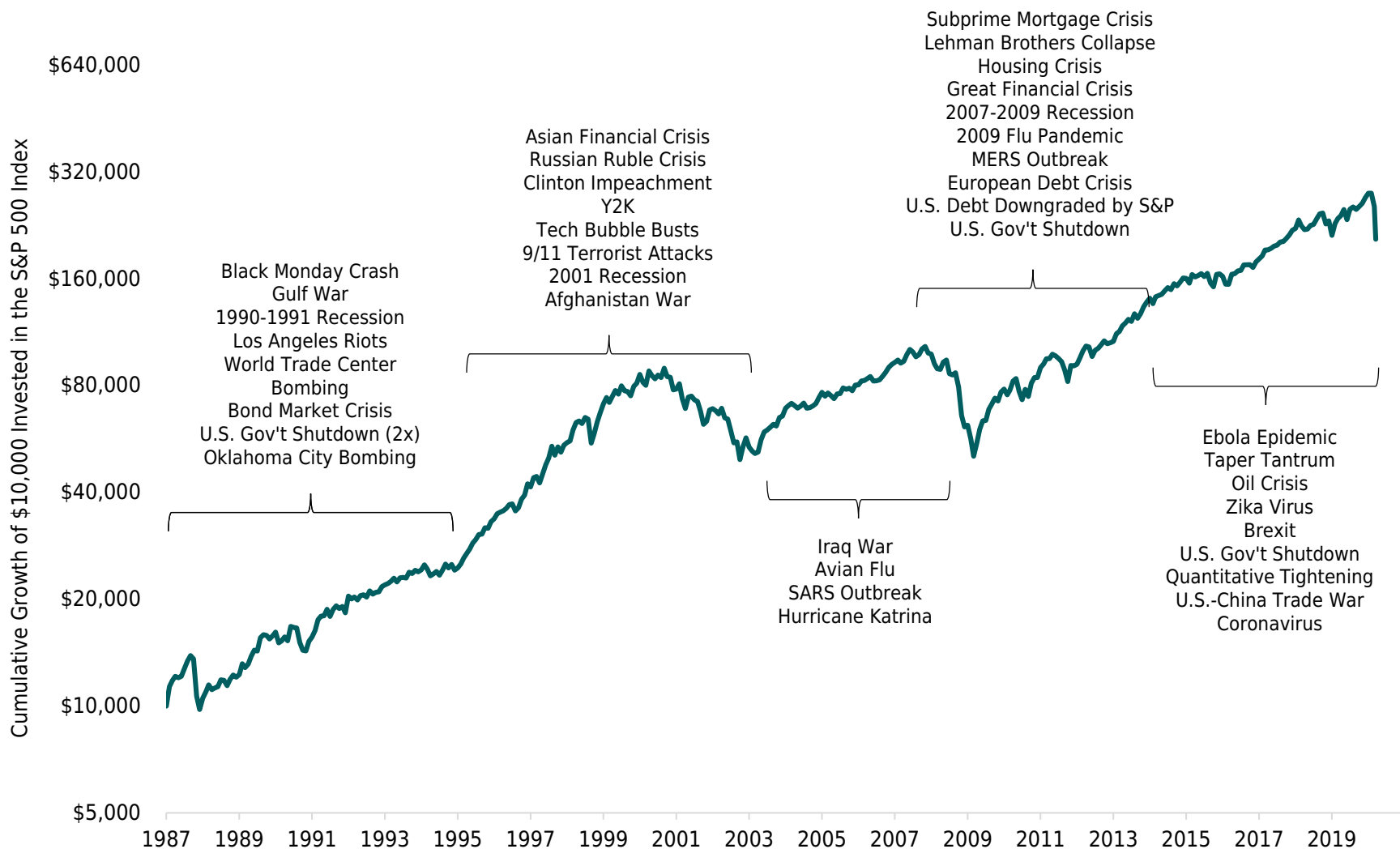
Source: Morningstar Direct. Data as of 3/21/2020.

# Treasury Bond Yields Fall to All-Time Low



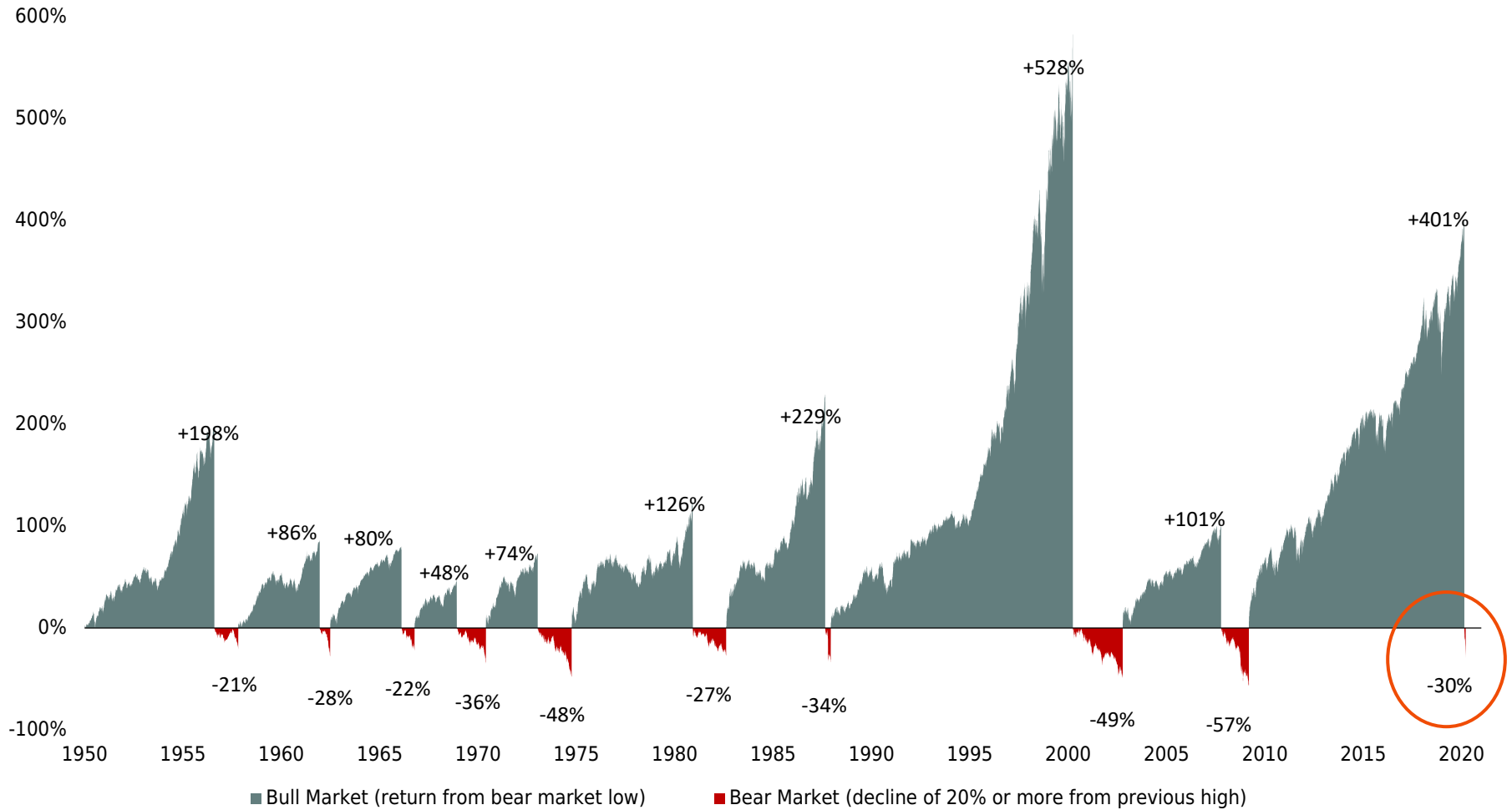
Source: Board of Governors of the Federal Reserve System. Data as of 3/24/2020.

# Throughout History, Markets Have Been Resilient Despite a Myriad of Things to Worry About



Source: Morningstar Direct. Data as of 3/24/2020.

# Bear Markets Are Not Atypical! And Have Generally Been Followed By Strong Bull Markets.



Source: Morningstar Direct. Data as of 3/23/2020.