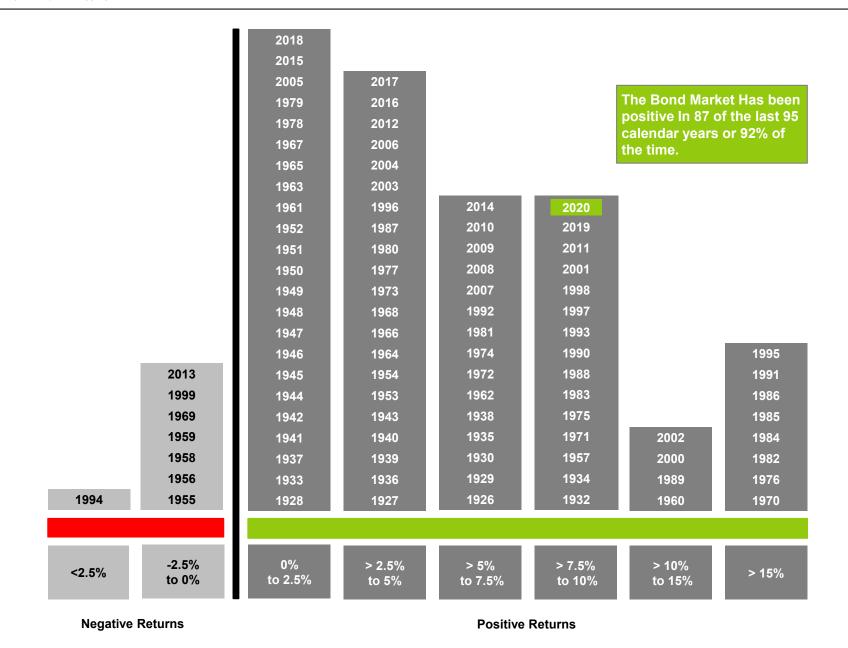
				2018 2000	2015 2011	2020 2016 2014 2012 2010 2006 2004 1993 1988	In 70	&P 500 Has bo of the last 95 o or 74% of the 2019 2013 1997	calendar	
				1990	2007	1986	1999	1997		
				1981	2005	1979	1998	1991		
				1977	1994	1972	1996	1989		
				1969	1992	1971	1983	1985		
				1962	1987	1968	1982	1980		
				1953	1984	1965	1976	1975		
				1946	1978	1964	1967	1955		
			2001	1940	1970	1959	1963	1950	1958	
			1973	1939	1960	1952	1961	1945	1954	
		2002	1966	1934	1956	1949	1951	1938	1935	
	2008	1974	1957	1932	1948	1944	1943	1936	1933	
1931	1937	1930	1941	1929	1947	1926	1942	1927	1928	
< -40%	-40% to < -30%	-30% to > -20%	-20% to < -10%	-10% to 0%	0% to 10%	> 10% to 20%	> 20% to 30%	> 30% to 40%	> 40%	
Negative Returns						Positive Returns				

Source: Morningstar Direct. Data as of December 31, 2020

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