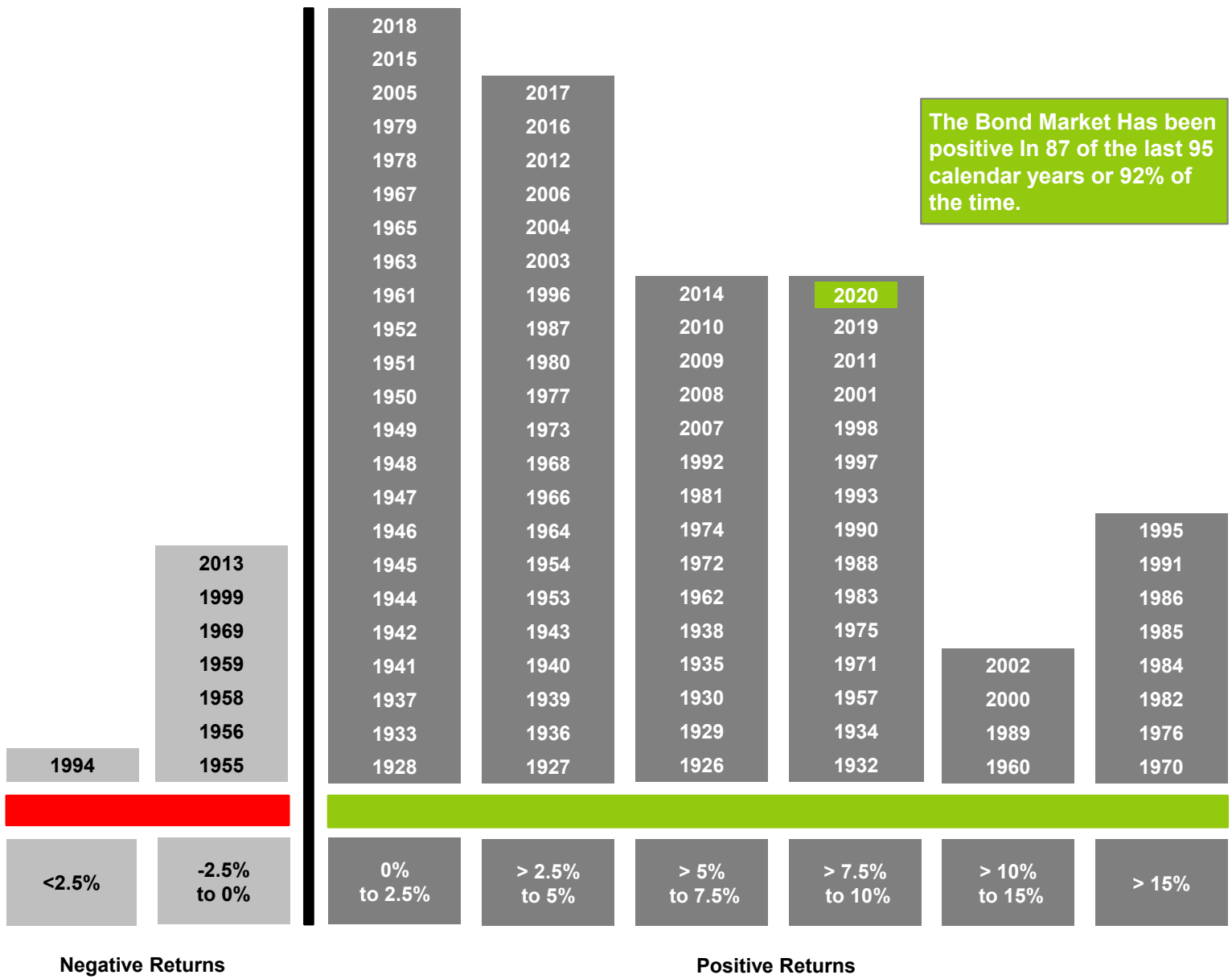


Source: Morningstar Direct. Data as of December 31, 2020

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*Bond Market
 1926-1975: SBBI US Intermediate Government Bond Index
 1976-2020: Bloomberg/Barclays US Aggregate Bond Index



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

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