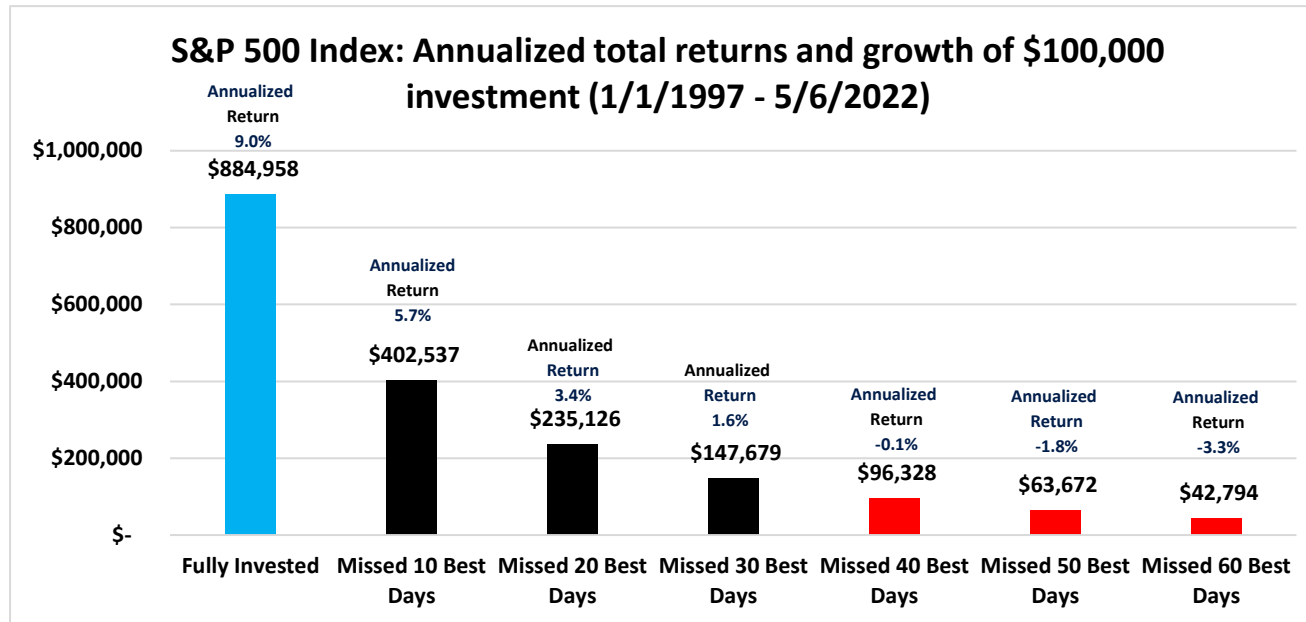


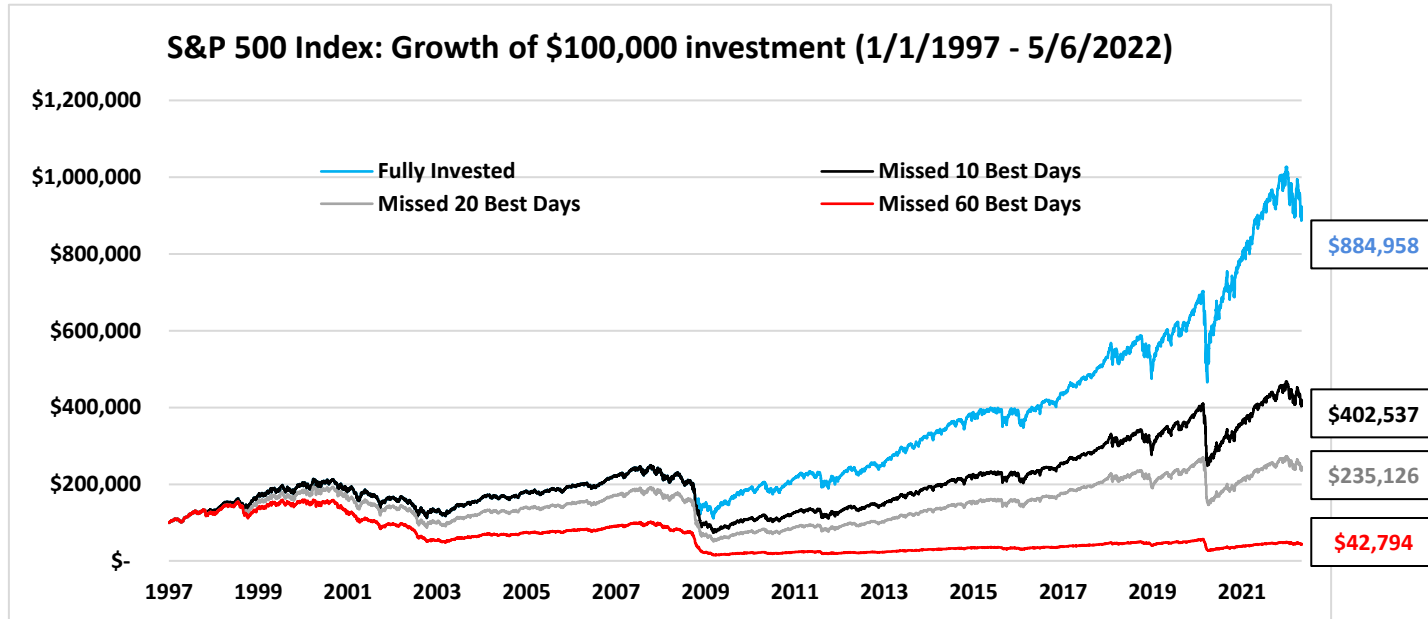
Missing Even the 10 Best Days in the Market in the Last 25+ Years Reduced Returns Meaningfully



Many of the Best Days Occur During Periods of Volatility

Feb 2000 - Oct 2002	Oct 2007 - Mar 2009	Feb 2020 - Apr 2020	Other
Tech Wreck	Financial Crisis	COVID-19	
13) 07/24/02 5.7%	1) 10/13/08 11.6%	3) 03/24/20 9.4%	16) 10/28/97 5.1%
14) 07/29/02 5.4%	2) 10/28/08 10.8%	4) 03/13/20 9.3%	17) 09/08/98 5.1%
19) 01/03/01 5.0%	5) 03/23/09 7.1%	6) 04/06/20 7.0%	20) 12/26/18 5.0%
22) 03/16/00 4.8%	7) 11/13/08 6.9%	11) 03/26/20 6.2%	25) 08/09/11 4.7%
24) 10/15/02 4.7%	8) 11/24/08 6.5%	12) 03/17/20 6.0%	26) 08/11/11 4.6%
28) 04/05/01 4.4%	9) 03/10/09 6.4%	21) 03/10/20 4.9%	
	10) 11/21/08 6.3%	27) 03/02/20 4.6%	
	15) 09/30/08 5.4%		
	18) 12/16/08 5.1%		
	23) 10/20/08 4.8%		
	29) 09/18/08 4.4%		
	30) 01/21/09 4.4%		

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