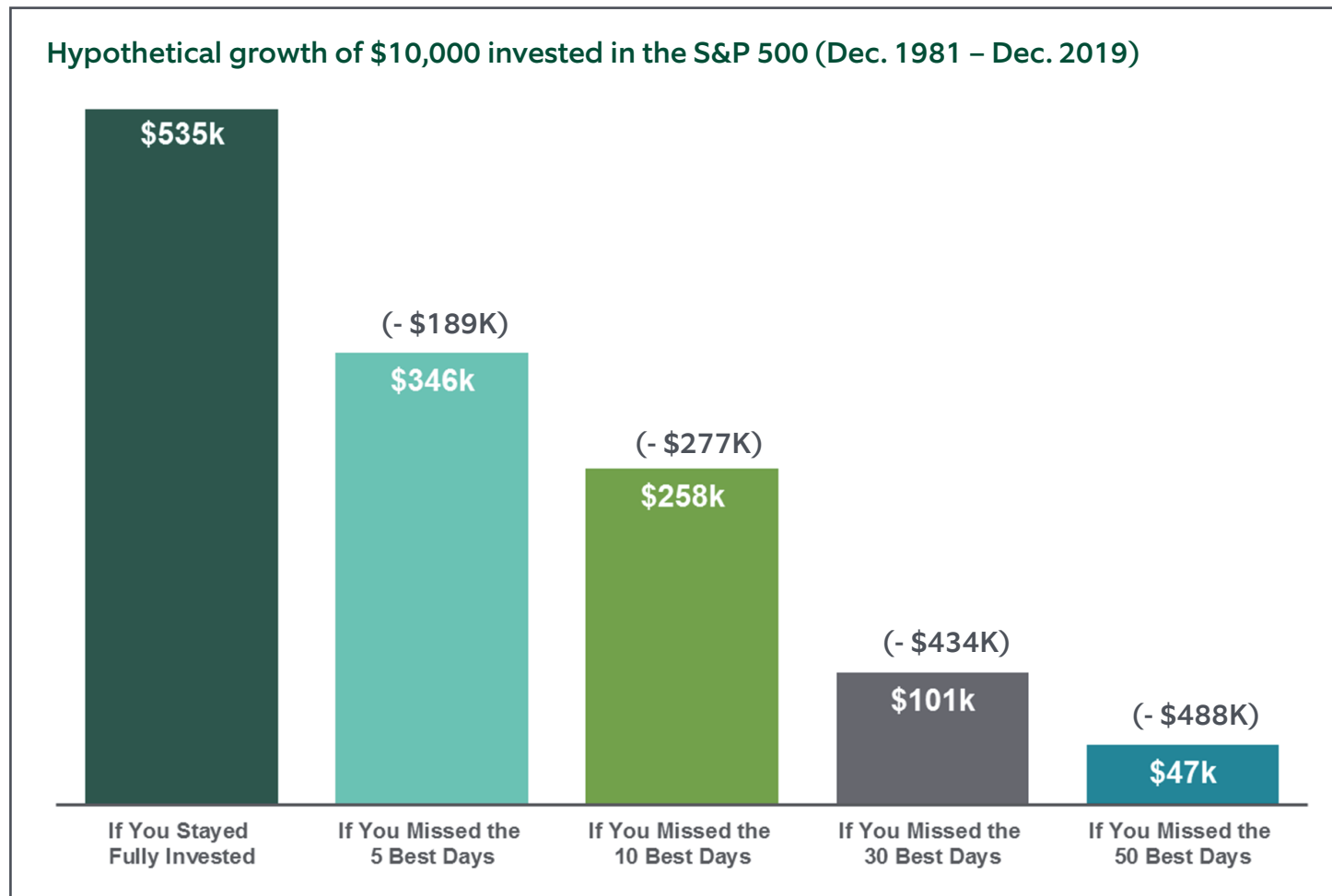


IT'S TIME IN THE MARKET — NOT TIMING THE MARKET

Market volatility is inevitable, but panicking can be a costly mistake. Selling when stock prices have declined and then buying back in after the markets rebound and stock prices have moved higher simply doesn't make sense—especially for long-term investors. But unfortunately, this is exactly what happens when investors let emotions influence their decisions.

Missing even just a few of the best days of returns can materially impact your portfolio's performance as history reveals that after periods of volatility, the stock market has not only recovered—but moved on to reach new highs. A well-diversified, professionally managed investment plan can help ensure your assets are positioned to weather the market's ups and downs and provide you with the fortitude to stick to your investment plan.



Please see disclosure regarding hypothetical projections on page 2. Source: Northern Trust, Bloomberg. Data from 12/31/1981 – 12/31/19. Past performance is no guarantee of future results. Returns reflect the reinvestment of dividends and other earnings. Returns of the indexes also do not typically reflect the deduction of investment management fees, trading costs or other expenses. It is not possible to invest directly in an index. Indexes are the property of their respective owners, all rights reserved.

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