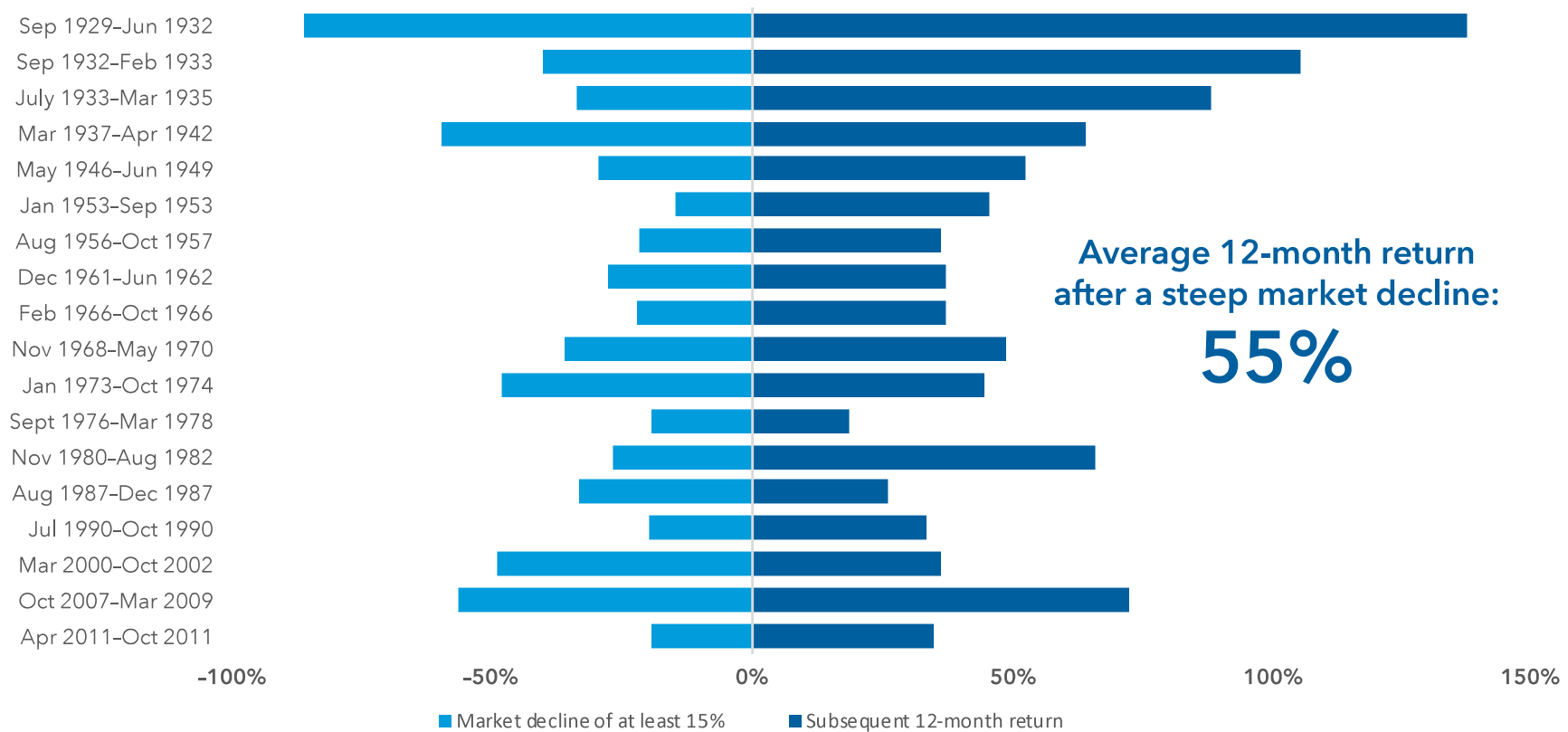


Markets have bounced back relatively quickly after sharp declines

S&P 500 total return



Sources: RIMES, Standard & Poor's. Each market decline reflects a decline of at least 15% in the S&P 500's index value, without dividends reinvested.

- Investors who sell early and miss out on potential gains when the market rebounds can be worse off than those who held through the entire decline.