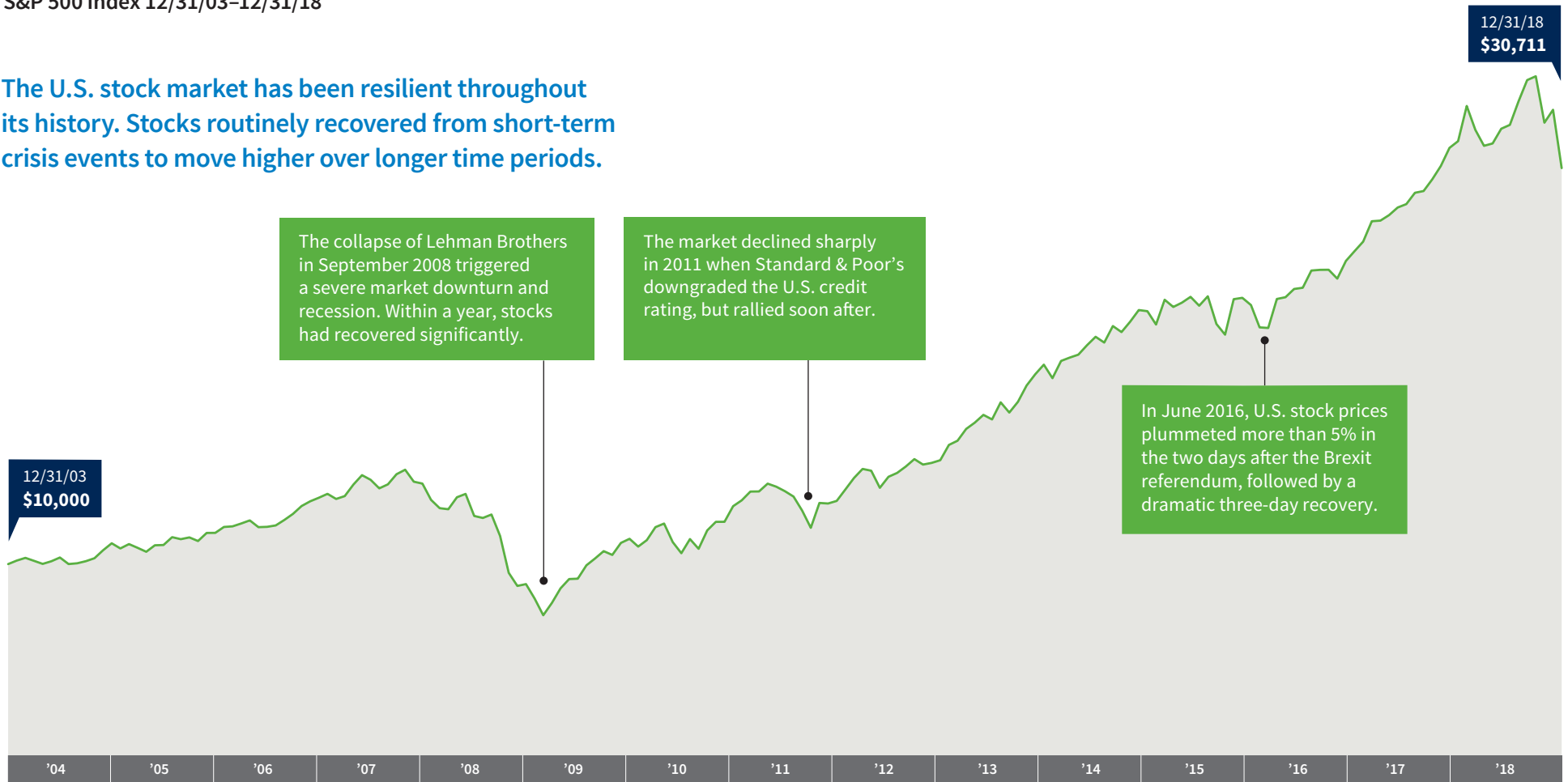


Time, not timing, is the best way to capitalize on stock market gains

By trying to predict the best time to buy and sell, you may miss the market's biggest gains.

S&P 500 Index 12/31/03–12/31/18

The U.S. stock market has been resilient throughout its history. Stocks routinely recovered from short-term crisis events to move higher over longer time periods.

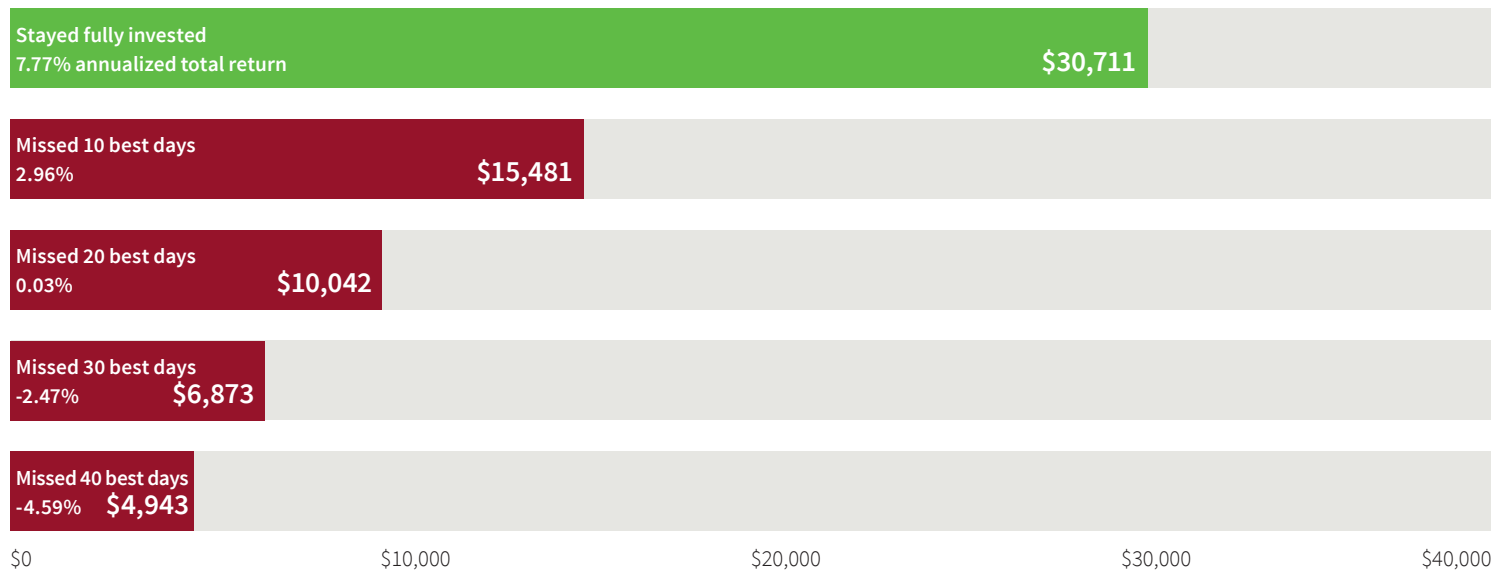


Data is historical. Past performance is not a guarantee of future results. The S&P 500 Index is an unmanaged index of common stock performance.

Not FDIC insured | May lose value | No bank guarantee

Stay invested so you don't miss the market's best days

\$10,000 invested in the S&P 500 (12/31/03–12/31/18)



By staying fully invested over the past 15 years, you would have earned \$15,230 more than someone who missed the market's 10 best days.

Data is historical. Past performance is not a guarantee of future results. The best time to invest assumes shares are bought when market prices are low.

For informational purposes only. Not an investment recommendation.

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