DIVERSIFY YOUR PORTFOLIO

Annual Returns of selected indices (7-1-2016 to 6-30-2026) (Source: Mellon Analytical Solutions, Inc., July 2026)

7/1/16 to 12/31/16*	2017	2018	2019	2020	2021	2022	2023	2024	2025	1/1/26 to 6/30/26*	10 Years ended 6/30/2026
S&P SmallCap 600® Index 19.14	MSCI All Country World Index 23.96	Bloomberg Intermediate U.S. G/C Index 0.88	S&P 500® Index 31.49	S&P MidCap 400® Growth Index 22.77	S&P 500® Index 28.71	S&P 500® Div. Aris. Index -6.21	S&P 500® Index 26.29	S&P 500® Index 25.02	MSCI All Country World Index 22.36	S&P SmallCap 600® Index 23.90	S&P 500® Index 15.51
S&P MidCap 400® Index 11.87	S&P 500® Index 21.83	S&P 500® Div. Aris. Index -2.75	S&P 1500® Index 30.90	S&P 500® Index 18.40	S&P 1500® Index 28.44	Bloomberg Intermediate U.S. G/C Index -8.24	S&P 1500® Index 25.47	S&P 1500® Index 23.95	S&P 500® Index 17.88	S&P MidCap 400® Growth Index 21.57	S&P 1500® Index 15.18
S&P MidCap 400® Growth Index 8.63	S&P 500® Div. Aris. Index 21.75	S&P 500® Index -4.38	S&P 500® Div. Aris. Index 27.96	S&P 1500® Index 17.92	S&P SmallCap 600® Index 26.82	S&P MidCap 400® Index -13.06	MSCI All Country World Index 22.20	MSCI All Country World Index 17.49	S&P 1500® Index 17.02	S&P MidCap 400® Index 17.34	MSCI All Country World Index 12.79
S&P 1500® Index 8.47	S&P 1500® Index 21.13	S&P 1500® Index -4.96	MSCI All Country World Index 26.60	MSCI All Country World Index 16.27	S&P 500® Div. Aris. Index 25.98	S&P SmallCap 600® Index -16.10	S&P MidCap 400® Growth Index 17.49	S&P MidCap 400® Growth Index 15.94	S&P MidCap 400® Index 7.50	MSCI All Country World Index 11.25	S&P MidCap 400® Growth Index 12.00
S&P 500® Index 7.82	S&P MidCap 400® Growth Index 19.92	S&P SmallCap 600® Index -8.48	S&P MidCap 400® Growth Index 26.29	S&P MidCap 400® Index 13.66	S&P MidCap 400® Index 24.76	S&P 1500® Index -17.78	S&P MidCap 400® Index 16.44	S&P MidCap 400® Index 13.93	S&P MidCap 400® Growth Index 7.46	S&P 1500® Index 10.89	S&P MidCap 400® Index 11.65
MSCI All Country World Index 6.55	S&P MidCap 400® Index 16.24	MSCI All Country World Index -9.41	S&P MidCap 400® Index 26.20	S&P SmallCap 600® Index 11.29	S&P MidCap 400® Growth Index 18.90	S&P 500® Index -18.11	S&P SmallCap 600® Index 16.05	S&P SmallCap 600® Index 8.70	S&P 500® Div. Aris. Index 7.27	S&P 500® Index 10.21	S&P SmallCap 600® Index 11.52
S&P 500® Div. Aris. Index 0.27	S&P SmallCap 600® Index 13.23	S&P MidCap 400® Growth Index -10.34	S&P SmallCap 600® Index 22.78	S&P 500® Div. Aris. Index 8.70	MSCI All Country World Index 18.54	MSCI All Country World Index -18.35	S&P 500® Div. Aris. Index 8.41	S&P 500® Div. Aris. Index 7.07	Bloomberg Intermediate U.S. G/C Index 6.97	S&P 500® Div. Aris. Index 9.31	S&P 500® Div. Aris. Index 10.26
Bloomberg Intermediate U.S. G/C Index -1.91	Bloomberg Intermediate U.S. G/C Index 2.14	S&P MidCap 400® Index -11.08	Bloomberg Intermediate U.S. G/C Index 6.80	Bloomberg Intermediate U.S. G/C Index 6.43	Bloomberg Intermediate U.S. G/C Index -1.44	S&P MidCap 400® Growth Index -18.96	Bloomberg Intermediate U.S. G/C Index 5.24	Bloomberg Intermediate U.S. G/C Index 3.00	S&P SmallCap 600® Index 6.02	Bloomberg Intermediate U.S. G/C Index 0.40	Bloomberg Intermediate U.S. G/C Index 1.92

To properly allocate a portfolio, multiple asset classes should be considered.
This table demonstrates the importance of diversifying assets.

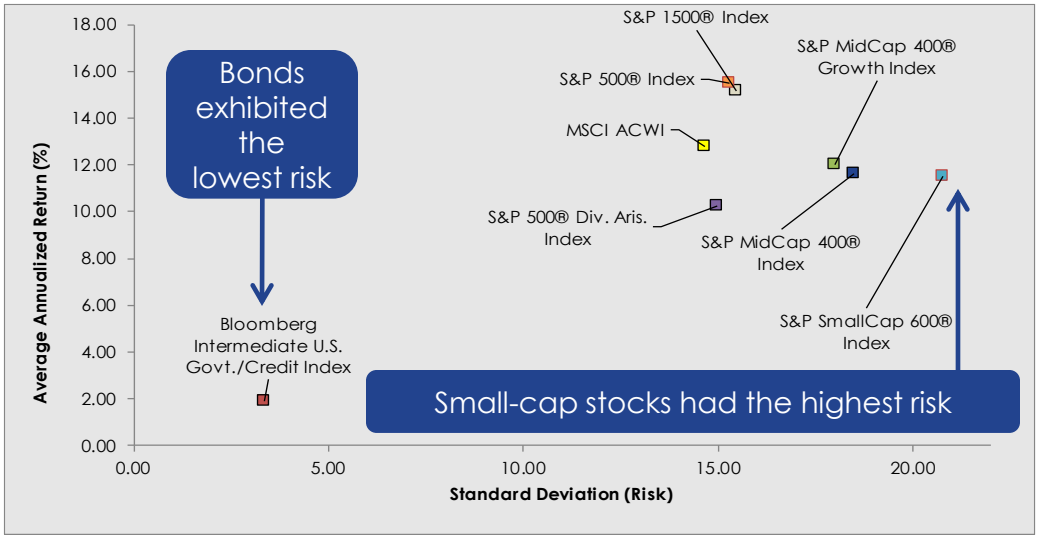
* Returns for periods less than one year are cumulative

Past performance does not guarantee future results. Diversification does not prevent loss. You cannot invest directly in an index. The performance data does not represent fund performance and should not be considered representative of fund performance.

SMART INVESTING SERIES

DIVERSIFY YOUR PORTFOLIO

Risk & Return For the 10-year period ended 6-30-2026



Index	Annualized Return	Annualized Standard Deviation (Risk)
S&P 500® Index	15.51	15.30
S&P 1500® Index	15.18	15.46
MSCI ACWI	12.79	14.67
S&P MidCap 400® Growth Index	12.00	17.99
S&P MidCap 400® Index	11.65	18.51
S&P SmallCap 600® Index	11.52	20.77
S&P 500® Div. Aris. Index	10.26	14.96
Bloomberg Intermediate U.S. Govt./Credit Index	1.92	3.33

Important Definitions

Index	Definition
Bloomberg Intermediate U.S. Govt./Credit Index	Represents securities in the intermediate range of the Bloomberg Government/Credit Index. The Government/Credit Index includes Treasuries, Government-Related Issues, and USD Corporates and is a subset of the U.S. Aggregate Index.
MSCI All Country World Index	A broad global equity index that is designed to track broad global equity-market performance. Maintained by Morgan Stanley Capital International (MSCI), the index is comprised of the stocks of about 3,000 companies from 23 developed countries and 26 emerging markets.
S&P 1500® Index	An unmanaged index comprised of the S&P 500, MidCap 400, and SmallCap 600, which together represent approximately 90% of the U.S. equity market.
S&P 500® Dividend Aristocrats Index	a stock market index composed of the companies in the S&P 500® index that have increased their dividends in each of the past 25 consecutive years.
S&P 500® Index	A capitalization weighted unmanaged index of 500 widely traded stocks, created by Standard & Poor's and is considered to represent the performance of the stock market in general.
S&P MidCap 400® Growth Index	A market-capitalization-weighted index developed by Standard & Poor's consisting of those stocks within the S&P MidCap 400® Index that exhibit strong growth characteristics.
S&P MidCap 400® Index	An unmanaged index created by Standard & Poor's made up of 400 mid-cap companies. The index is the most widely used index for mid-sized companies.
S&P SmallCap 600® Index	An unmanaged index created by Standard & Poor's made up of 600 small-cap companies. The index is commonly used to show the performance of small-cap stocks.

Source: Mellon Analytical Solutions, Inc., July 2026

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