



DIVERSIFY YOUR PORTFOLIO

Annual Returns of selected indices (7-1-2010 to 6-30-2020) (Source: Mellon Analytical Solutions, Inc. July 2020)

| 7/1/10 to 12/31/10 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 1/1/20 to 6/30/20 | 10 Years ended 6/30/2020 |
|---|--|---|--|---|--|---|---|--|---|--|---|
| S&P MidlCap 400® Index 28.39 | Bloom Barclays Intermediate U.S. Govt/Credit 5.80 | S&P MidlCap 400® Index 17.88 | S&P SmallCap 600® Index 41.31 | S&P 500® Index 13.69 | S&P 500® Index 1.38 | S&P SmallCap 600® Index 26.56 | S&P Global 1200® Index 23.84 | Bloom Barclays Intermediate U.S. Govt/Credit 0.88 | S&P 500® Value Index 31.93 | Bloom Barclays Intermediate U.S. Govt/Credit 5.28 | S&P 500® Index 13.99 |
| S&P SmallCap 600® Index 27.43 | S&P 500® Index 2.11 | S&P 500® Value Index 17.68 | S&P MidlCap 400® Index 33.50 | S&P 1500® Index 13.08 | Bloom Barclays Intermediate U.S. Govt/Credit 1.07 | S&P MidlCap 400® Index 20.74 | S&P 500® Index 21.83 | S&P 500® Index -4.38 | S&P 500® Index 31.49 | S&P 500® Index -3.08 | S&P 1500® Index 13.75 |
| S&P Global 1200® Index 24.12 | S&P 1500® Index 1.75 | S&P Global 1200® Index 16.82 | S&P 1500® Index 32.80 | S&P 500® Value Index 12.36 | S&P 1500® Index 1.01 | S&P 500® Value Index 17.40 | S&P 1500® Index 21.13 | S&P 1500® Index -4.96 | S&P 1500® Index 30.90 | S&P 1500® Index -4.08 | S&P MidlCap 400® Index 11.34 |
| S&P 1500® Index 23.85 | S&P SmallCap 600® Index 1.02 | S&P SmallCap 600® Index 16.33 | S&P 500® Index 32.39 | S&P MidlCap 400® Index 9.77 | S&P Global 1200® Index -0.85 | S&P 1500® Index 13.03 | S&P MidlCap 400® Index 16.24 | S&P Global 1200® Index -8.16 | S&P Global 1200® Index 28.22 | S&P Global 1200® Index -5.94 | S&P SmallCap 600® Index 11.24 |
| S&P 500® Value Index 23.27 | S&P 500® Value Index -0.48 | S&P 1500® Index 16.17 | S&P 500® Value Index 31.99 | S&P SmallCap 600® Index 5.76 | S&P SmallCap 600® Index -1.97 | S&P 500® Index 11.96 | S&P 500® Value Index 15.36 | S&P SmallCap 600® Index -8.48 | S&P MidlCap 400® Index 26.20 | S&P MidlCap 400® Index -12.78 | S&P 500® Value Index 10.88 |
| S&P 500® Value Index 21.54 | S&P MidlCap 400® Index -1.73 | S&P 500® Index 16.00 | S&P Global 1200® Index 25.84 | S&P Global 1200® Index 5.37 | S&P MidlCap 400® Index -2.18 | S&P Global 1200® Index 8.89 | S&P SmallCap 600® Index 13.23 | S&P 500® Value Index -8.95 | S&P SmallCap 600® Index 22.78 | S&P 500® Value Index -15.52 | S&P Global 1200® Index 10.45 |
| Bloom Barclays Intermediate U.S. Govt/Credit Index 1.27 | S&P Global 1200® Index -5.07 | Bloom Barclays Intermediate U.S. Govt/Credit Index 3.89 | Bloom Barclays Intermediate U.S. Govt/Credit Index -0.86 | Bloom Barclays Intermediate U.S. Govt/Credit Index 3.13 | S&P 500® Value Index -3.13 | Bloom Barclays Intermediate U.S. Govt/Credit Index 2.08 | Bloom Barclays Intermediate U.S. Govt/Credit Index 2.14 | S&P MidlCap 400® Index -11.08 | Bloom Barclays Intermediate U.S. Govt/Credit Index 6.80 | S&P SmallCap 600® Index -17.85 | Bloom Barclays Intermediate U.S. Govt/Credit Index 3.13 |

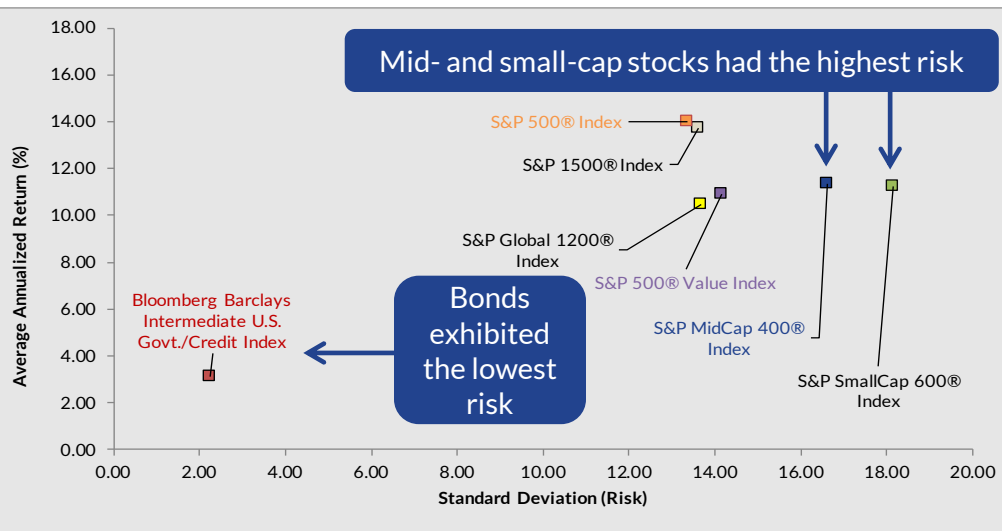
To properly allocate a portfolio, multiple asset classes should be considered. This table demonstrates the importance of diversifying assets.

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.



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Risk & Return For the 10-year period ended 6-30-2020



| Index | Annualized Return | Annualized Standard Deviation (Risk) |
|---|-------------------|--------------------------------------|
| S&P 500® Index | 13.99 | 13.36 |
| S&P 1500® Index | 13.75 | 13.62 |
| S&P MidCap 400® Index | 11.34 | 16.62 |
| S&P SmallCap 600® Index | 11.24 | 18.14 |
| S&P 500® Value Index | 10.88 | 14.16 |
| S&P Global 1200® Index | 10.45 | 13.69 |
| Bloomberg Barclays Intermediate U.S. Govt./Credit Index | 3.13 | 2.25 |

Important Definitions

| Index | Definition |
|---|--|
| 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 500® Value Index | A market-capitalization-weighted index developed by Standard & Poor's consisting of those stocks within the S&P 500® Index that exhibit strong value 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 Global 1200® Index | A global index, capturing approximately 70% of the world's capital markets. It is a composite of 31 local markets from seven headline indices, many of which are accepted leaders in their regions. |
| 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 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. |
| Bloomberg Barclays Intermediate U.S. Govt./Credit Index | Represents securities in the intermediate range of the Bloomberg Barclays 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. |

Source: Mellon Analytical Solutions, Inc. July 2020

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