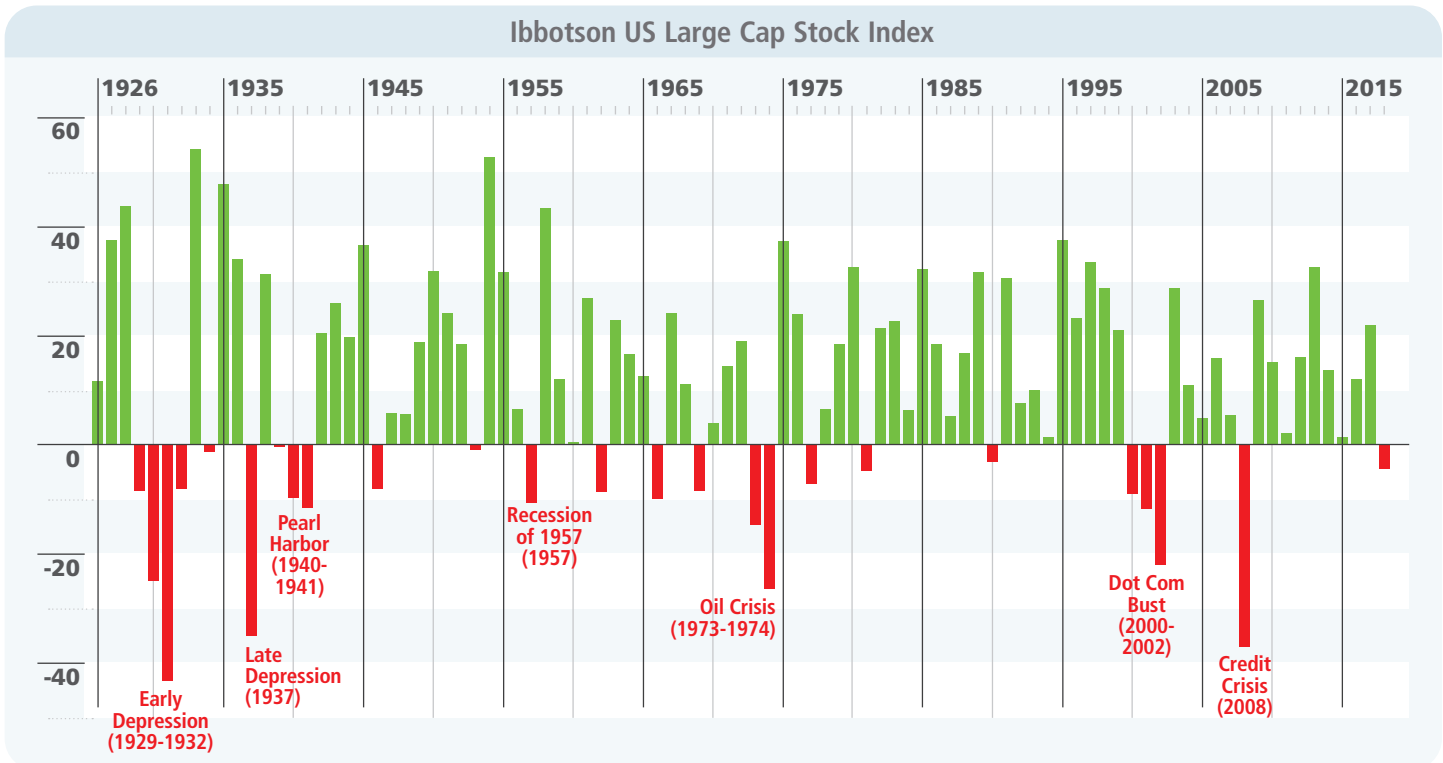


# Confidence Quiz

## Are You a Confident Investor?

### A snapshot of market growth and loss from 1926-2018

Emotions often cloud investor judgment, so being armed with facts means having more confidence in your choices. In the end, that can have a very positive effect on your portfolio and your future. Let's take a look at some historical data.



Ibbotson S&P 500 US Large Stock Index as of 12/31/2018. Chart is for illustrative purposes only and is not representative of the performance of any particular portfolio, security, or strategy. An investment cannot be made directly in an index. **Past performance is no guarantee of future results.**

**As you can see, the market tends to fluctuate but, historically, there have been more years of growth than years of loss.**

Source: Ibbotson Associates S&P Data, Ibbotson S&P US Large Stock Index, ©2019 Morningstar, Inc. All rights reserved. Used with permission. Ibbotson Associates, as of January 2019. Large company stock performance is derived from the Ibbotson S&P US Large Stock TR and includes the re-investment of dividends with no fees assessed. Indicates year-end results.

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