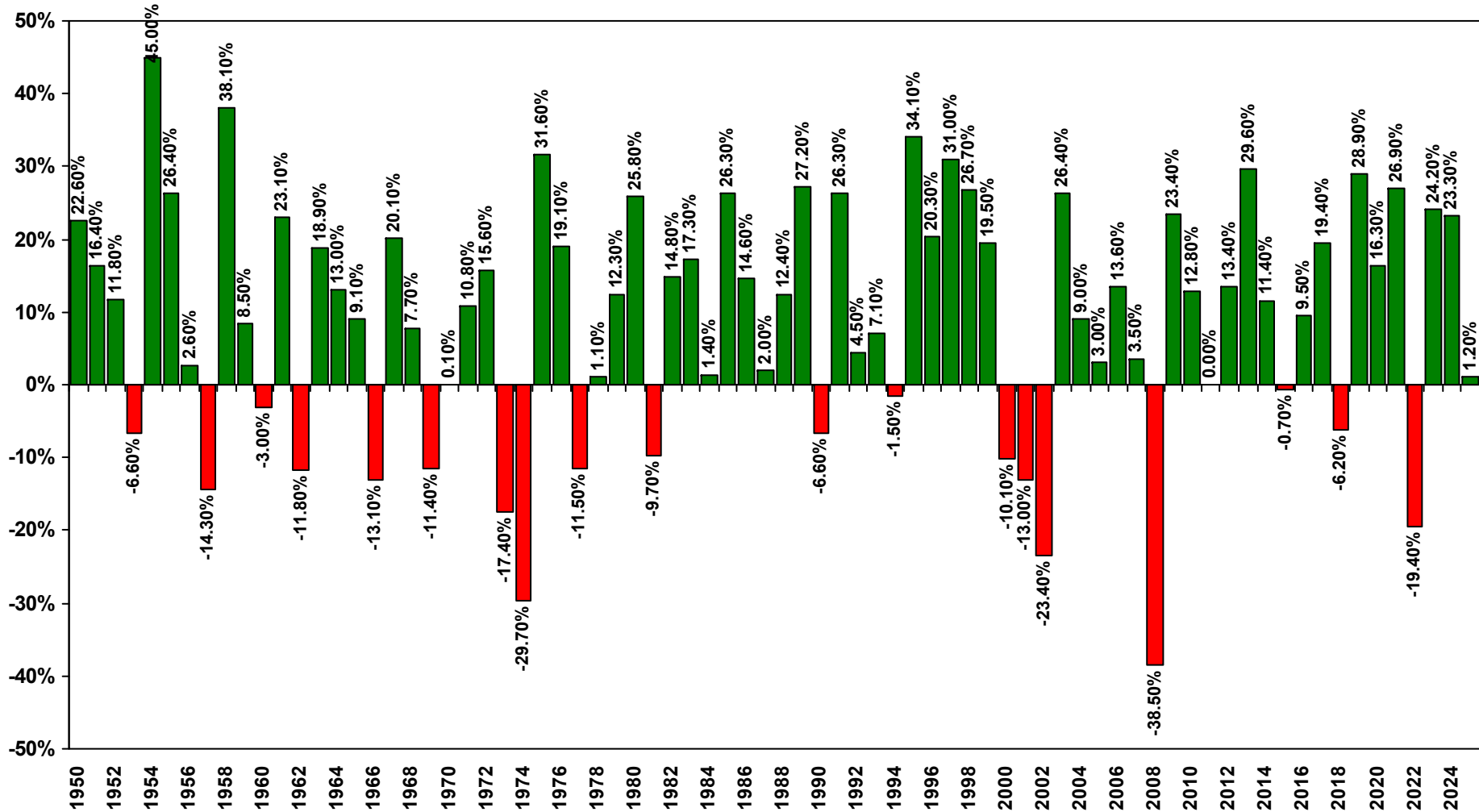


Standard & Poor's 500 Stock Index

Annual Return: Calendar Years 1950 - 2024

Percentage Gain or Loss



	Number of Years	Percentage of Years	Average Return
Positive	56	75%	17.16%
Negative	19	25%	-13.05%
All Years	75	100%	9.50%

2025 return YTD through 02/28/2025

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