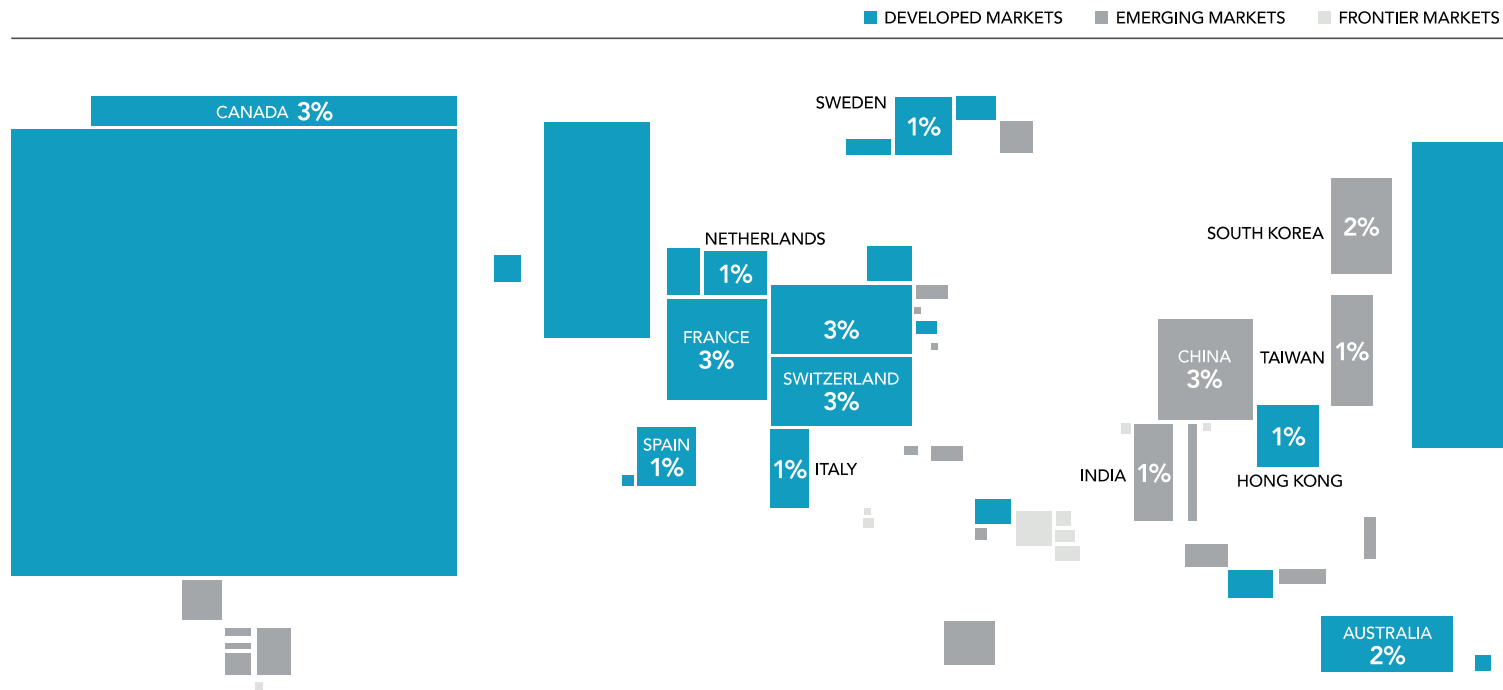


Diversification Helps You Capture What Global Markets Offer

Percent of world market capitalization as of December 31, 2015



- 44 countries
- Approximately 12,000 publicly traded stocks

The global equity market is large and represents a world of investment opportunity.

In US dollars. Diversification does not eliminate the risk of market loss. Market cap data is free-float adjusted from Bloomberg securities data. Many nations not displayed. Total may not equal 100% due to rounding. For educational purposes; should not be used as investment advice. China market capitalization excludes A-shares, which are generally only available to mainland China investors. For educational purposes; should not be used as investment advice.