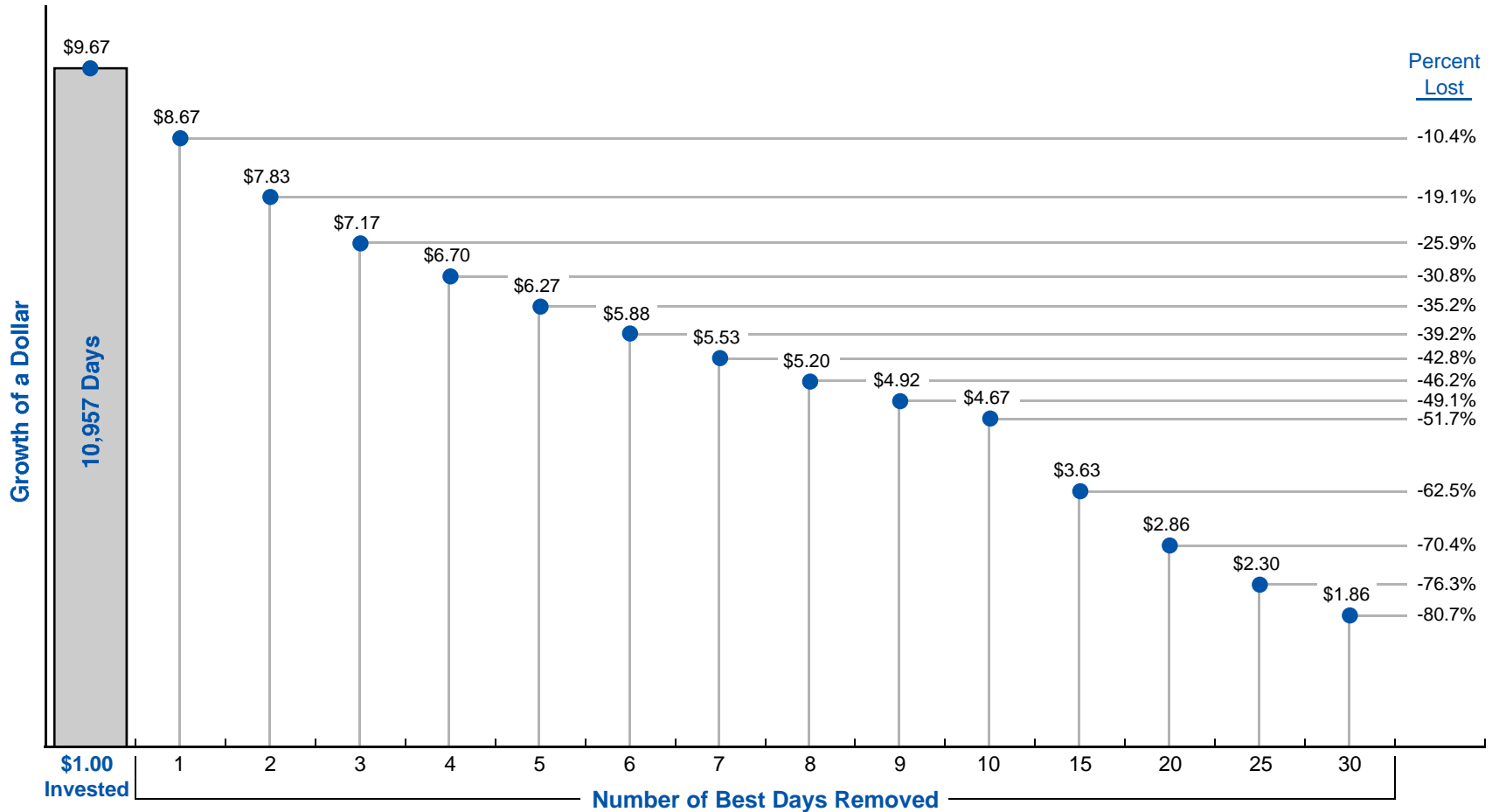


Market Timing - Caution

Standard & Poor's 500 Stock Index

30 Years Ending 12/31/15



Data: Capital Appreciation

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