

Hypothetical Chart Performance Assumptions

Assumed Returns by Year	
Year	Annual Return
1	0.7%
2	-14.0%
3	3.1%
4	5.6%
5	6.5%
6	-14.0%
7	2.8%
8	0.8%
9	-20.8%
10	12.7%
11	17.3%
12	10.9%
13	26.5%
14	-3.2%
15	3.6%
16	-5.8%
17	6.2%
18	18.1%
19	-0.8%
20	0.7%
21	21.4%
22	2.8%
23	12.7%
24	-0.6%
25	8.1%
26	15.8%
27	19.5%
28	6.5%
29	15.5%
30	18.2%
31	1.5%
32	6.5%
33	9.5%
34	2.6%
35	-0.6%

The balance and withdrawal amounts shown should not be considered indicative or a guarantee of future balance and withdrawal amounts of an actual portfolio. Actual annual rates of return will vary and may be negative. The management of portfolios may involve other fees and expenses that are not included in this example. If included, the actual balance and withdrawal amounts would have been lower than those shown. Actual results may differ substantially from that shown. All investments contain risk and you may incur a profit or loss.