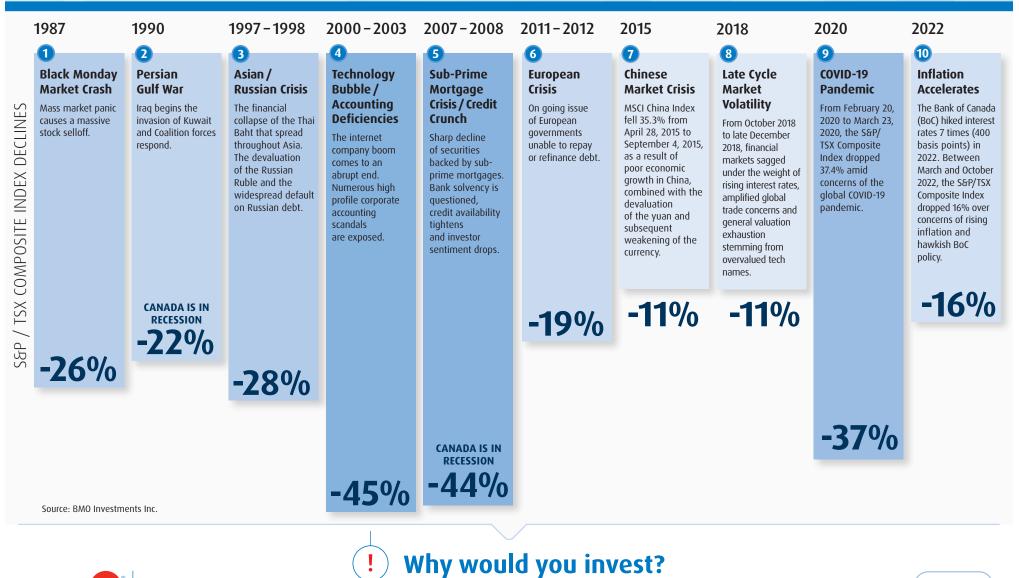
Mutual Funds

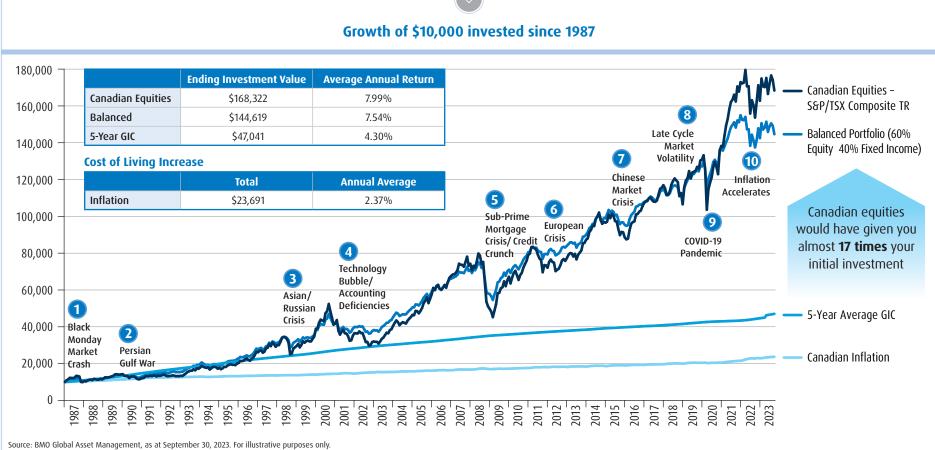
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Some of the top reasons not to invest over the last 3 decades



Continued

"The stock market has experienced ups and downs over the years, but the general trend is up. If you stayed invested during volatile periods, you would have come out ahead."



Index returns do not reflect transactions costs or the deduction of other fees and expenses and it is not possible to invest directly in an Index. Past performance is not indicative of future results.

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