undertaking to give advice in any fiduciary capacity within the meaning of ERISA, the The

Statistics necessarily be comparable to the reconstituted sectors. An index cannot be purchased directly by investors. Past performance is no guarantee of future results.

Source: Bloomberg. Returns are total returns. 5-yr. return is an average annual. One-week, YTD, 12-mo. and 5-yr. performance returns calculated through 12/13/19. An index cannot be purchased directly by investors. Past performance is no guarantee of future results.

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Source: Bankrate.com, Federal Reserve Bank NY, & US Bureau of Labor Statistics. Money Market Accts., CDs, and 30-yr Fixed Rate Mortgage rates as of 12/16/19, LIBOR and Prime Rate as of 12/10/19, all other data as of 12/13/19.