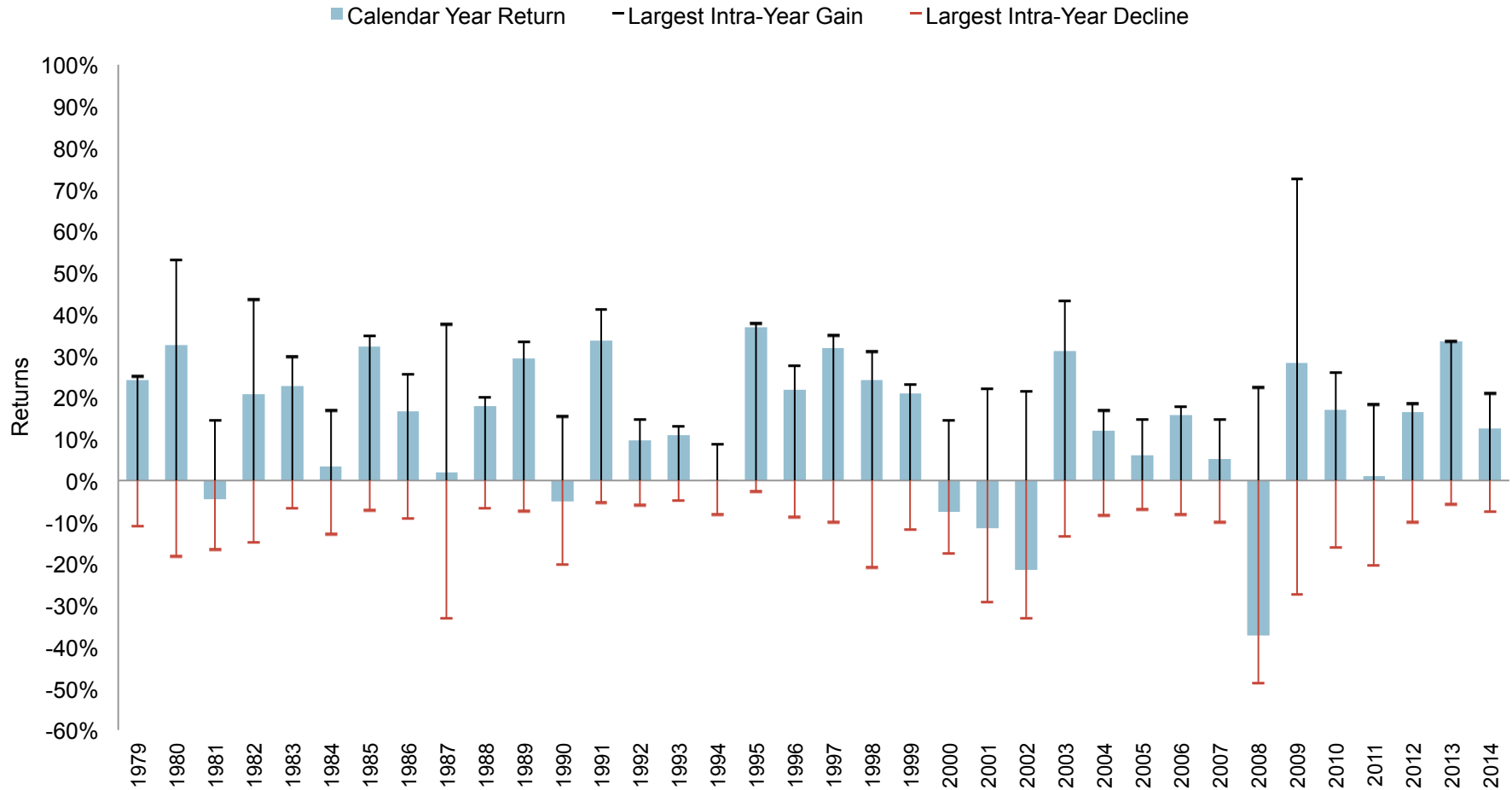


US Market Intra-year Gains and Declines vs. Calendar Year Returns

1979–2014



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Past performance is not a guarantee of future results. Values change frequently and past performance may not be repeated. There is always the risk that an investor may lose money.