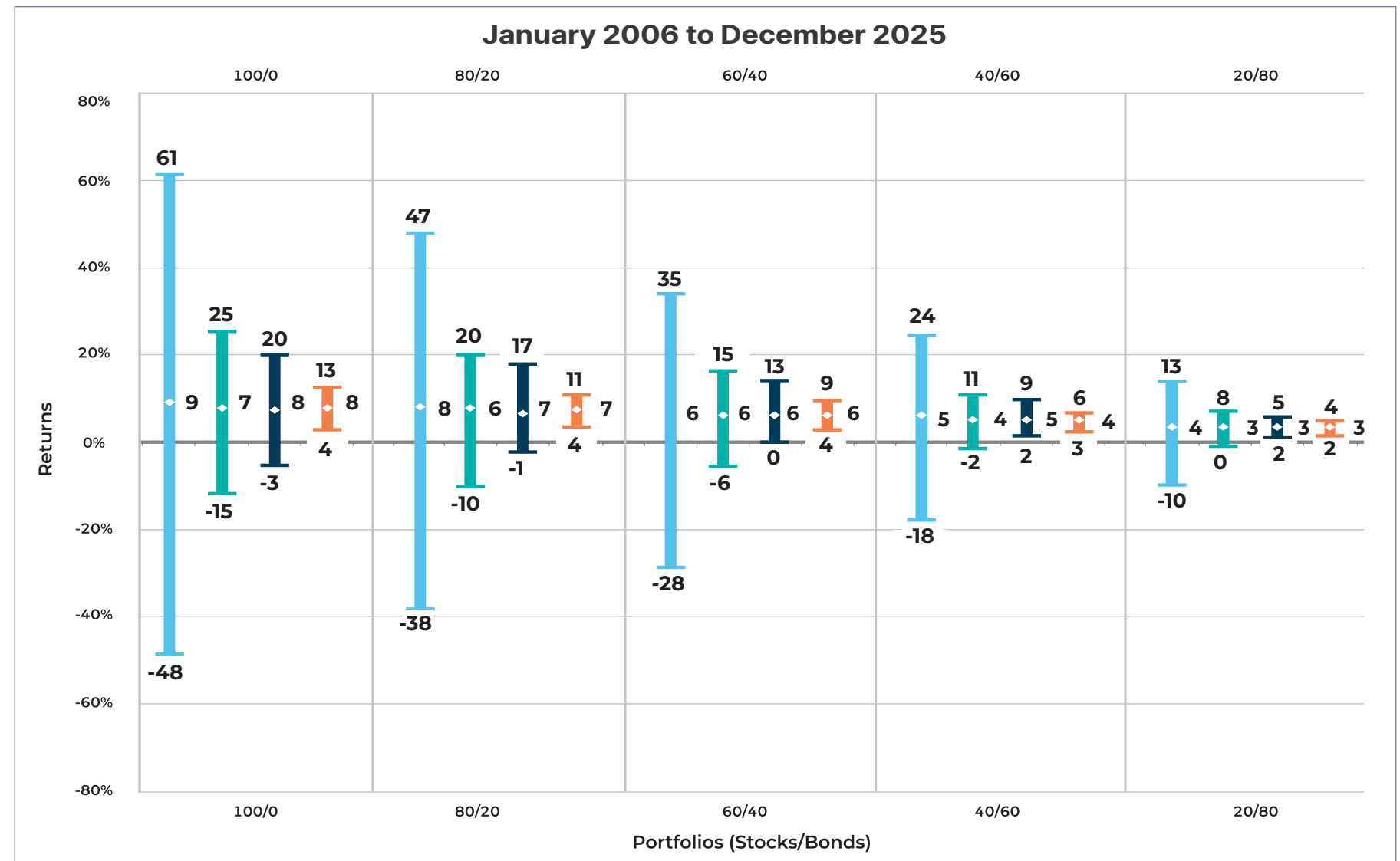


# Time, Risk & Portfolio

**Time horizon and risk tolerance are two of the most important factors to consider when selecting the right portfolio for your financial goals.**

The chart shows the range of annualized index returns over various rolling time periods. In the short run, markets can be extremely volatile. However, as the length of the investment period increases, the range of annualized returns narrows. Adding increasing percentages of bonds to a stock portfolio decreases the volatility, but also tends to produce lower average returns.

This illustrates the importance of focusing on a portfolio's long-term potential, instead of recent, short-term events.



Source: Morningstar Direct

\*The Global Benchmark consists of the MSCI ACWI IMI for the equity allocation and the Bloomberg Barclays Global Aggregate Bond Hedged Index for the fixed income allocation.

Range of returns is only one way to measure portfolio risk. Another common way to measure portfolio risk is standard deviation. Standard deviation is a measure of the risk of an investment that measures the dispersion of returns around the average return. The higher the standard deviation, the more volatile, or "risky" the investment has been based on historical returns. Past performance does not guarantee future results.

Please see disclosure on the following page to understand the limitations of the performance information.

# Disclosure

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Any chart illustrated in this material is for informational purposes only and should not be considered an all-inclusive formula for security selection.

## Index Disclosure and Definitions

All indexes have certain limitations. Investors cannot invest directly in an index. Indexes have no fees. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance. Actual performance for client accounts may differ materially from the index portfolios.

MSCI ACWI IMI NR (All Country World Investable Market Index) captures large and mid cap representation across 24 Developed Markets (DM) and 21 Emerging Markets (EM) countries. With 2,424 constituents, the index covers approximately 85% of the global investable equity opportunity set. Total return is calculated reinvesting gross dividends. This series approximates the maximum possible dividend reinvestment. The amount reinvested is the entire dividend distributed to individuals residing in the country of the company, but does not include tax credits.

Bloomberg Barclays Global Aggregate Bond USD Hedged Index is a flagship measure of global investment grade debt from twenty-four local currency markets. This multi-currency benchmark includes treasury, government-related, corporate and securitized fixed-rate bonds from both developed and emerging markets issuers. This index is currently hedged to the US Dollar.

Data is from sources believed to be reliable but cannot be guaranteed or warranted.

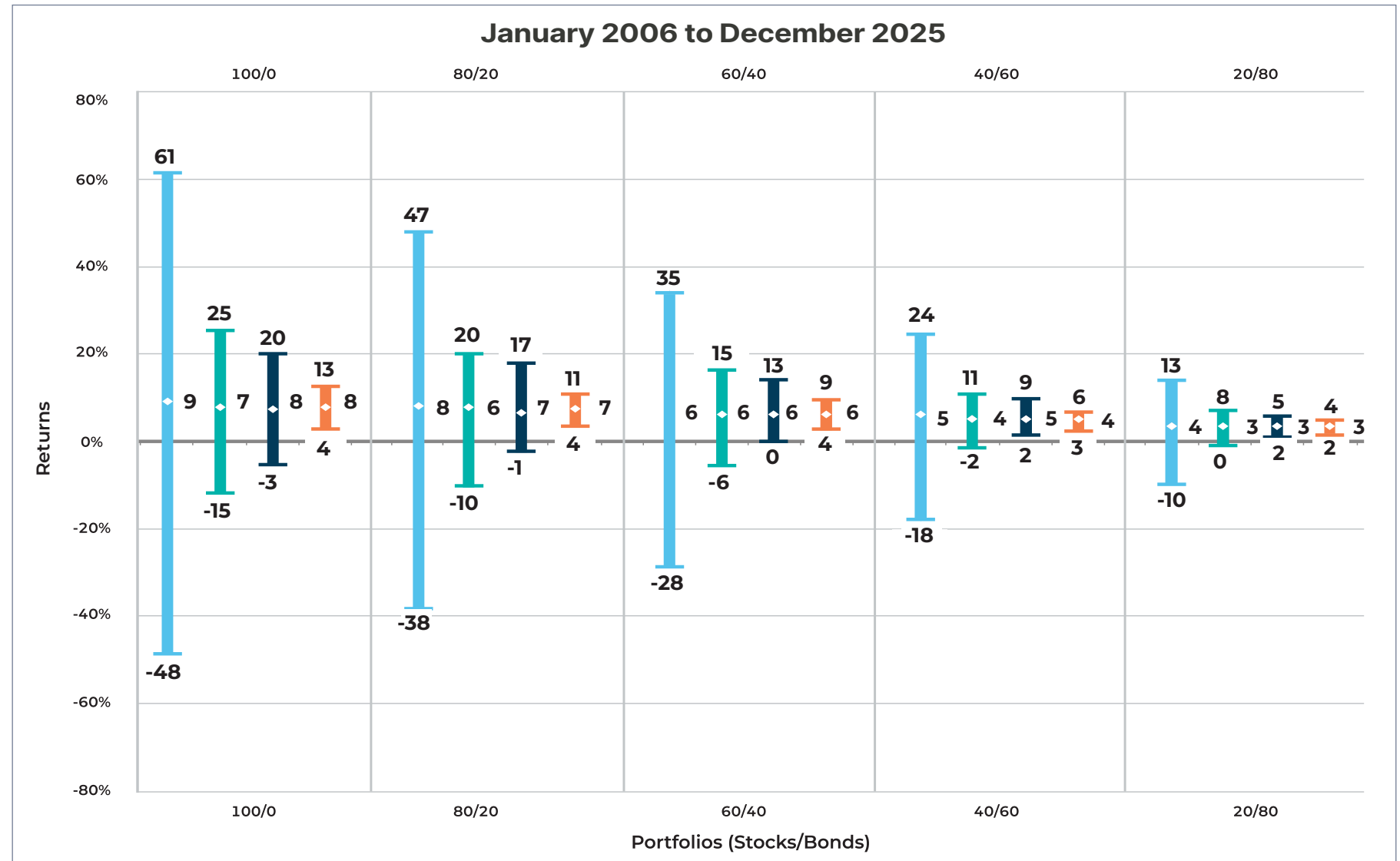
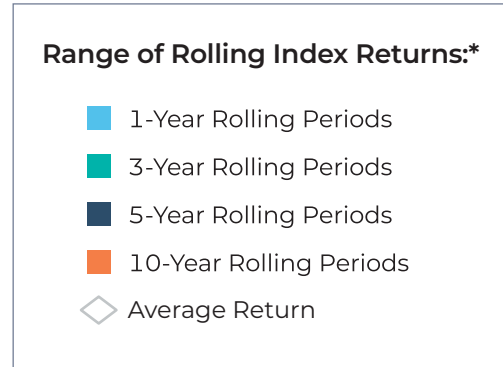
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