

February 22, 2022

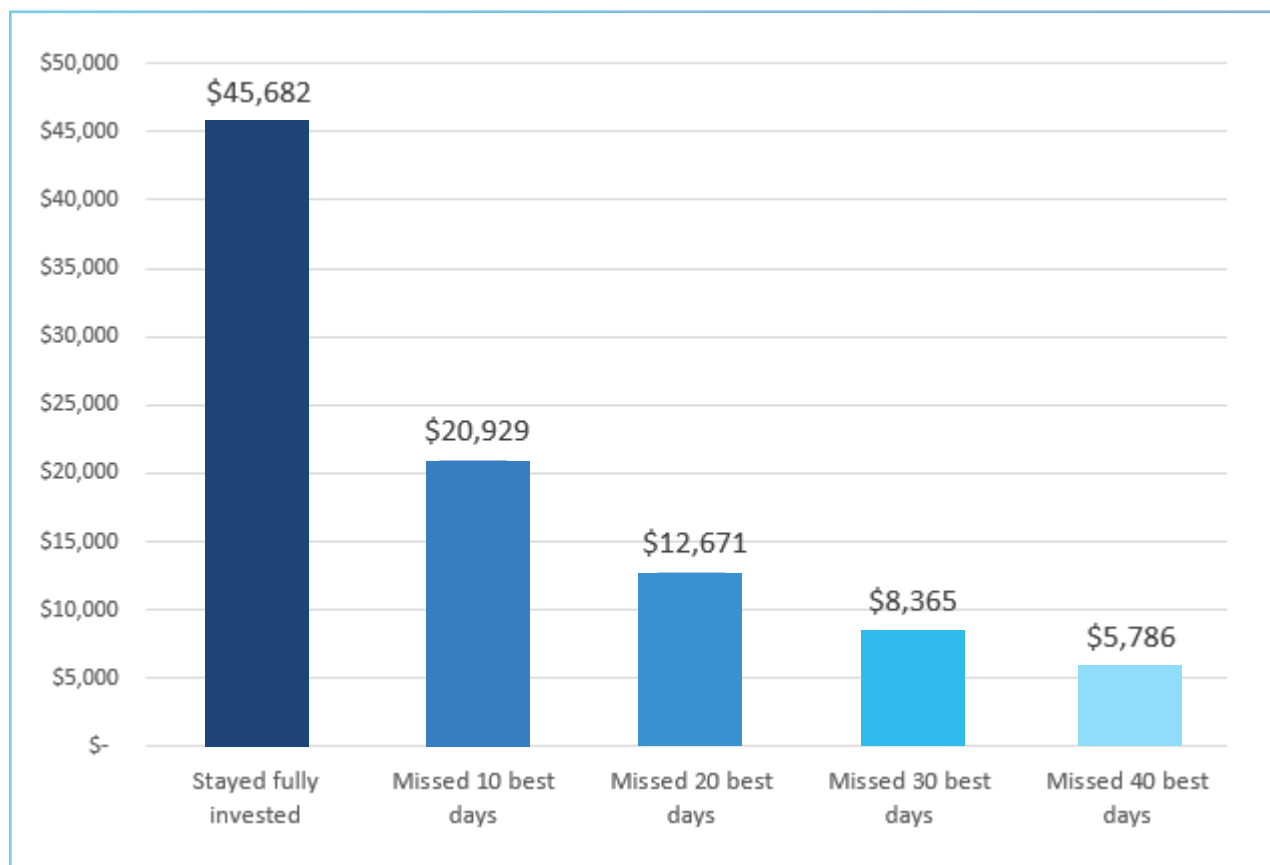
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Chief Investment Officer

To start the year the market has turned more volatile while it deals with geopolitical and monetary policy uncertainty. Challenges happen in markets and is something that we plan for when we construct diversified, risk-appropriate portfolios.

Market history demonstrates that shortly following the market's worst days are its best days. It may be tempting to try to miss the worst days, but in the long run, it might be a risky strategy that exposes an investor to missing the best days!

### MISSING THE BEST DAYS

The chart below reflects \$10,000 invested from December 31, 2006, through December 31, 2021, with dividends reinvested.



Source: Putnam Investments. Returns based on the S&P 500 Total Return Index. Past performance is not a guarantee of future results.

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