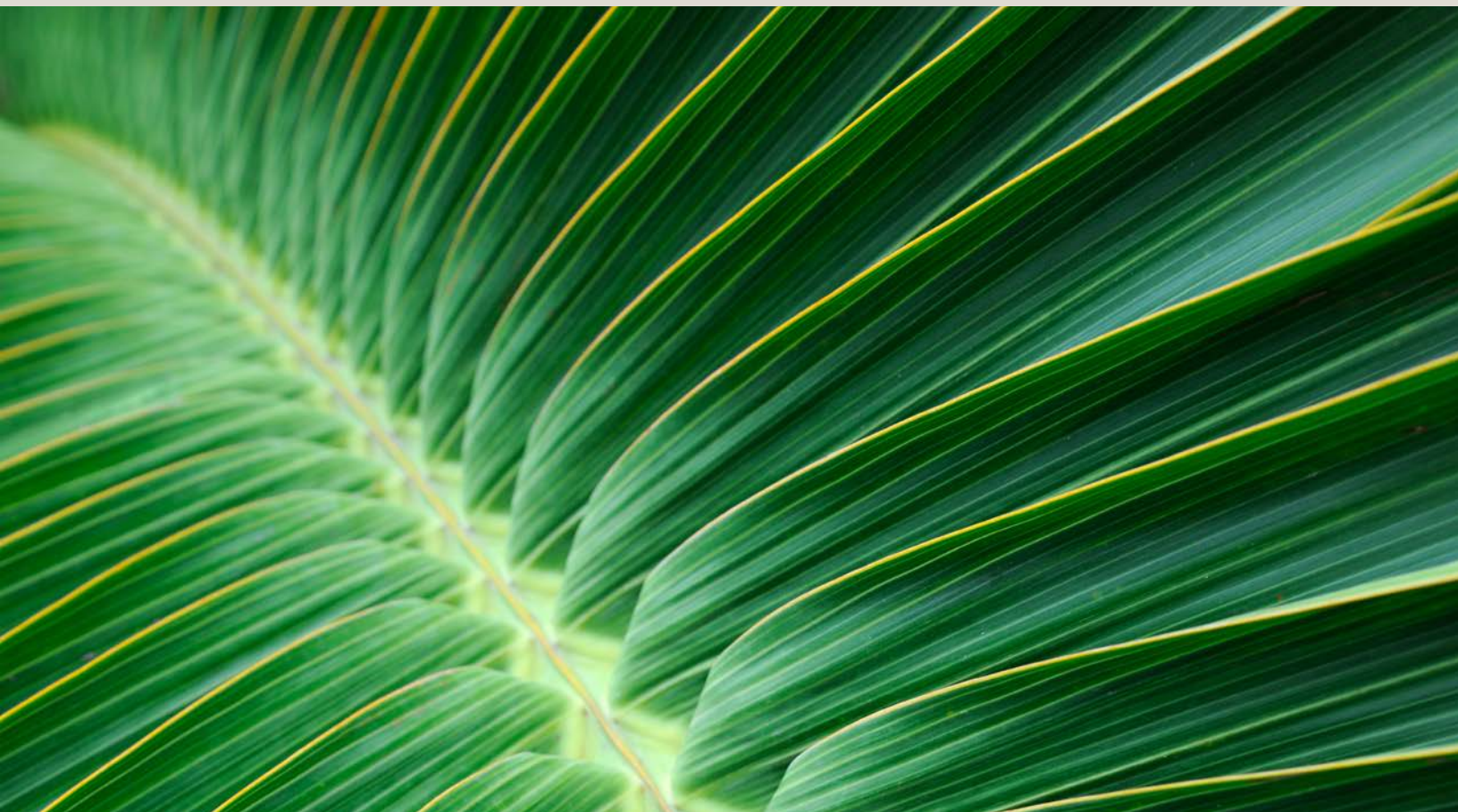


# What does history say?

## INDEX RETURN COMPARISON



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# What insight lies in historical returns?

**Don't have a crystal ball? Neither do we. But looking at past market trends might lend some insight into what could happen in the future—just keep in mind that past performance is no indication of future results.**

The charts on the following pages show the number of times gains and losses were observed on a 1-year, 3-year and 6-year rolling monthly basis for the periods shown on five diverse indices: S&P 500, Russell 2000, Nasdaq-100, MSCI EAFE and MSCI Emerging Markets.

## Index definitions

<b>S&amp;P 500® Index</b>	<b>Russell 2000 Index</b>	<b>Nasdaq-100®</b>	<b>MSCI EAFE Index</b>	<b>MSCI Emerging Markets Index</b>
Composed of 500 equity securities of large-cap U.S. companies.	Composed of 2,000 equity securities of small-cap U.S. companies.	Composed of 100 equity securities issued by the largest non-financial companies listed on the Nasdaq stock exchange.	Composed of equity securities of large- and mid-cap companies in Europe, Australasia and the Far East.	Composed of equity securities of large- and mid-cap companies in 26 emerging-market countries.

## 1-year period

	S&P 500® 01/1957 to 12/2024	Russell 2000 01/1979 to 12/2024	Nasdaq-100® 02/1985 to 12/2024	MSCI EAFE 01/1970 to 12/2024	MSCI Emerging Markets 01/1988 to 12/2024
<b>TOTAL MARKET OBSERVATIONS</b>	<b>805</b>	<b>541</b>	<b>468</b>	<b>649</b>	<b>433</b>
<b>Highest return</b>	<b>53.71%</b>	<b>92.57%</b>	<b>121.63%</b>	<b>99.51%</b>	<b>87.45%</b>
<b>Average return</b>	<b>8.65%</b>	<b>10.68%</b>	<b>17.46%</b>	<b>8.15%</b>	<b>9.49%</b>
<b>Lowest return</b>	<b>-44.76%</b>	<b>-43.31%</b>	<b>-67.28%</b>	<b>-51.81%</b>	<b>-57.57%</b>
<b>MARKET GAINS</b>					
+0% to 10%	184	98	83	142	68
+10% to 20%	221	130	88	132	66
+20% to 50%	182	129	175	136	104
+50% to 75%	4	18	28	14	25
+75% to 100%	—	4	7	8	5
+100% to 150%	—	—	4	—	—
+150% to 250%	—	—	—	—	—
+250%	—	—	—	—	—
<b>MARKET LOSSES</b>					
-10% to 0%	108	77	25	103	63
-20% to -10%	73	53	14	75	50
< -20%	33	32	44	39	52

Past performance is no guarantee of future results.

An investment cannot be made directly in an index. The payment of dividends is not reflected in the index return.

## 3-year period

	S&P 500® 01/1957 to 12/2024	Russell 2000 01/1979 to 12/2024	Nasdaq-100® 02/1985 to 12/2024	MSCI EAFE 01/1970 to 12/2024	MSCI Emerging Markets 01/1988 to 12/2024
TOTAL MARKET OBSERVATIONS	781	517	444	625	409
Highest return	120.04%	118.36%	451.76%	273.38%	191.28%
Average return	26.73%	30.49%	59.43%	26.77%	26.25%
Lowest return	-43.40%	-46.76%	-76.84%	-50.46%	-48.79%
MARKET GAINS					
+0% to 10%	72	35	12	84	51
+10% to 20%	90	84	18	84	38
+20% to 50%	367	231	126	160	53
+50% to 75%	75	74	111	58	25
+75% to 100%	31	23	51	18	32
+100% to 150%	16	8	33	12	39
+150% to 250%	—	—	23	27	10
+250%	—	—	12	4	—
MARKET LOSSES					
-10% to 0%	45	22	16	70	55
-20% to -10%	32	16	10	45	58
< -20%	53	24	32	63	48

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## 6-year period

	S&P 500® 01/1957 to 12/2024	Russell 2000 01/1979 to 12/2024	Nasdaq-100® 02/1985 to 12/2024	MSCI EAFE 01/1970 to 12/2024	MSCI Emerging Markets 01/1988 to 12/2024
TOTAL MARKET OBSERVATIONS	745	481	408	589	373
Highest return	236.18%	217.05%	1048.38%	451.35%	439.34%
Average return	59.70%	66.51%	152.64%	59.23%	55.59%
Lowest return	-38.11%	-3.54%	-61.26%	-27.55%	-47.09%
MARKET GAINS					
+0% to 10%	71	22	9	77	31
+10% to 20%	62	40	16	92	34
+20% to 50%	108	125	49	151	47
+50% to 75%	122	115	33	73	24
+75% to 100%	136	74	25	37	21
+100% to 150%	109	84	77	16	50
+150% to 250%	41	18	116	26	24
+250%	—	—	56	42	21
MARKET LOSSES					
-10% to 0%	60	3	1	29	38
-20% to -10%	30	—	1	23	42
< -20%	6	—	25	23	41

Past performance is no guarantee of future results.

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Contact your financial professional to learn more.

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JMR109991 05/25

