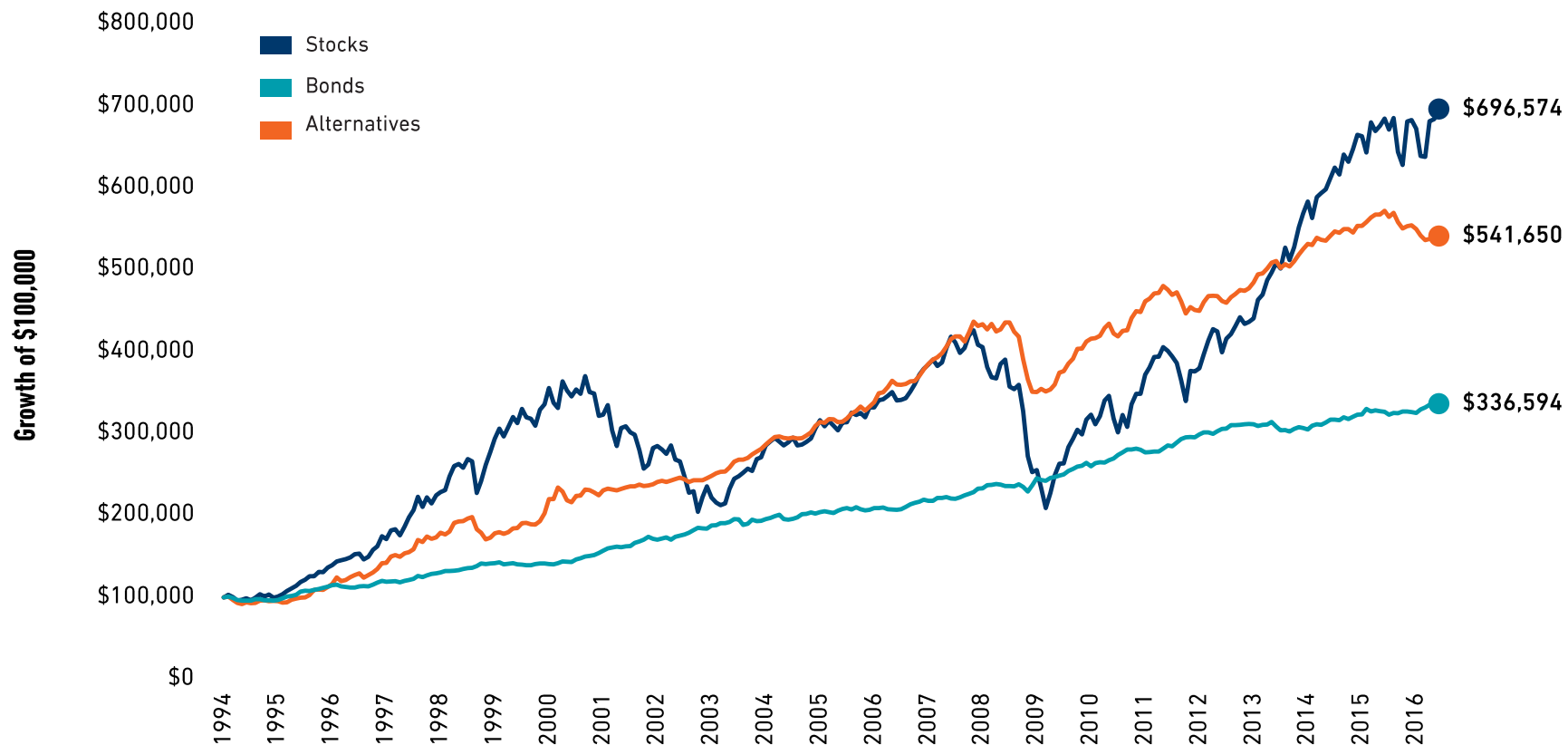


Diversifying Sources of Return

Alternatives have historically delivered more stability to investors over various market cycles.



Past performance is not indicative of future results.

Source: Morningstar Direct. Data from 1/1/1994-6/30/2016. Stocks are represented by the S&P 500 Index, Bonds by the Barclays Aggregate Bond Index and Alternatives by the Credit Suisse Hedge Fund Index. It is not possible to invest directly in an index.

