

2016 Investment Market Forecast

Do Politics Matter?

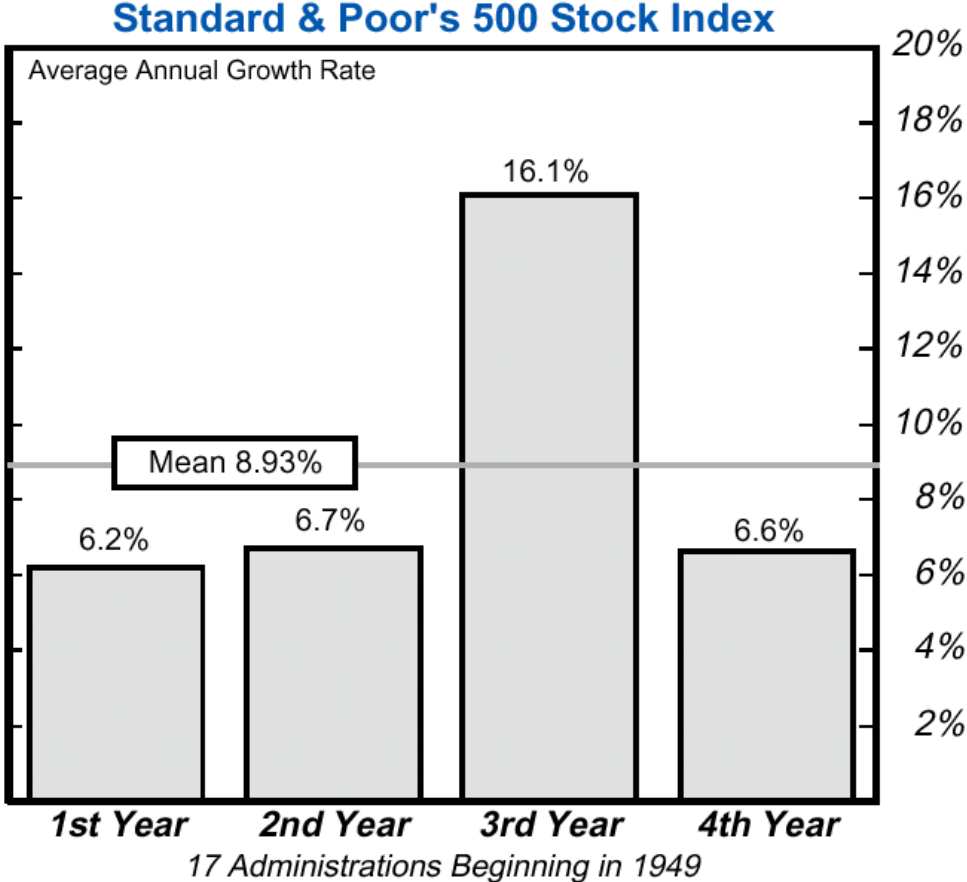
Presented By U.S. Bank Charitable Services:

Matthew C. Rast – Senior Portfolio Manager

Britton Smith, CFA – Senior Portfolio Manager



Presidential Years - Standard & Poor's 500 Index

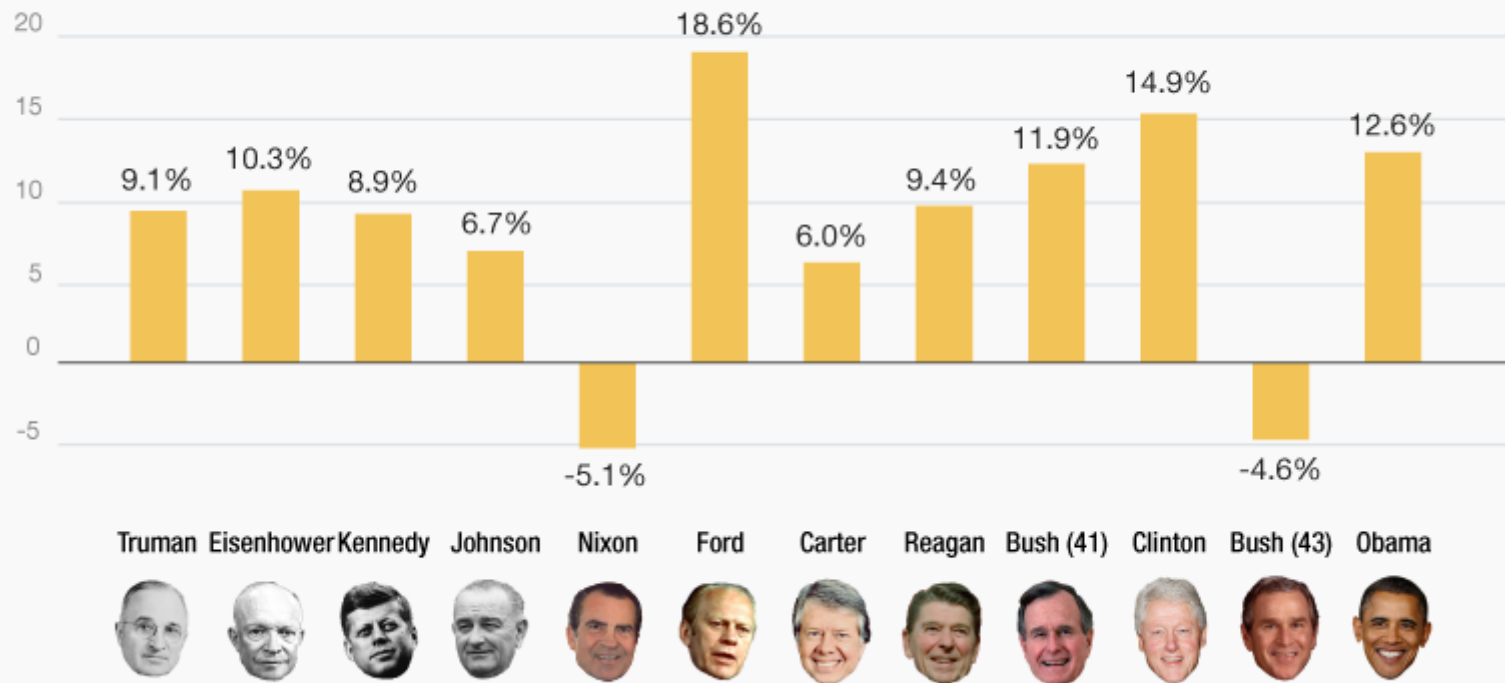


Sources: Bureau of Economic Analysis; Bureau of Labor Statistics; Standard & Poor's Corporation; Copyright © 2016 Crandall, Pierce & Company • All rights reserved.
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Stock market performance under U.S. presidents since 1945

Annual gain/loss

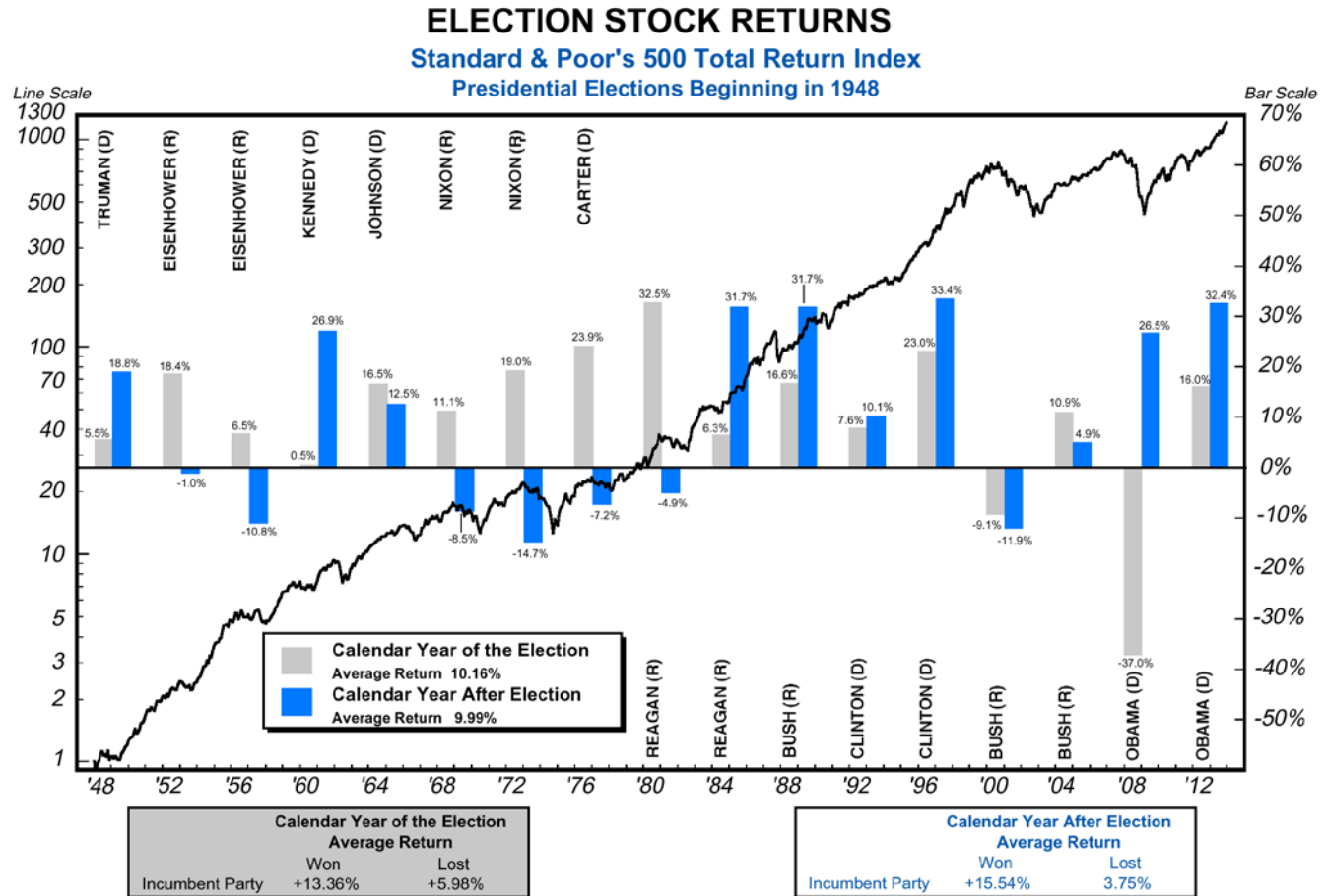


SOURCE: S&P CAPITAL IQ



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Market Performance - Election Predictor?



December 31, 1947=1.00 • Sources: Standard & Poor's Corporation • Copyright © 2016 Crandall, Pierce & Company • All rights reserved.

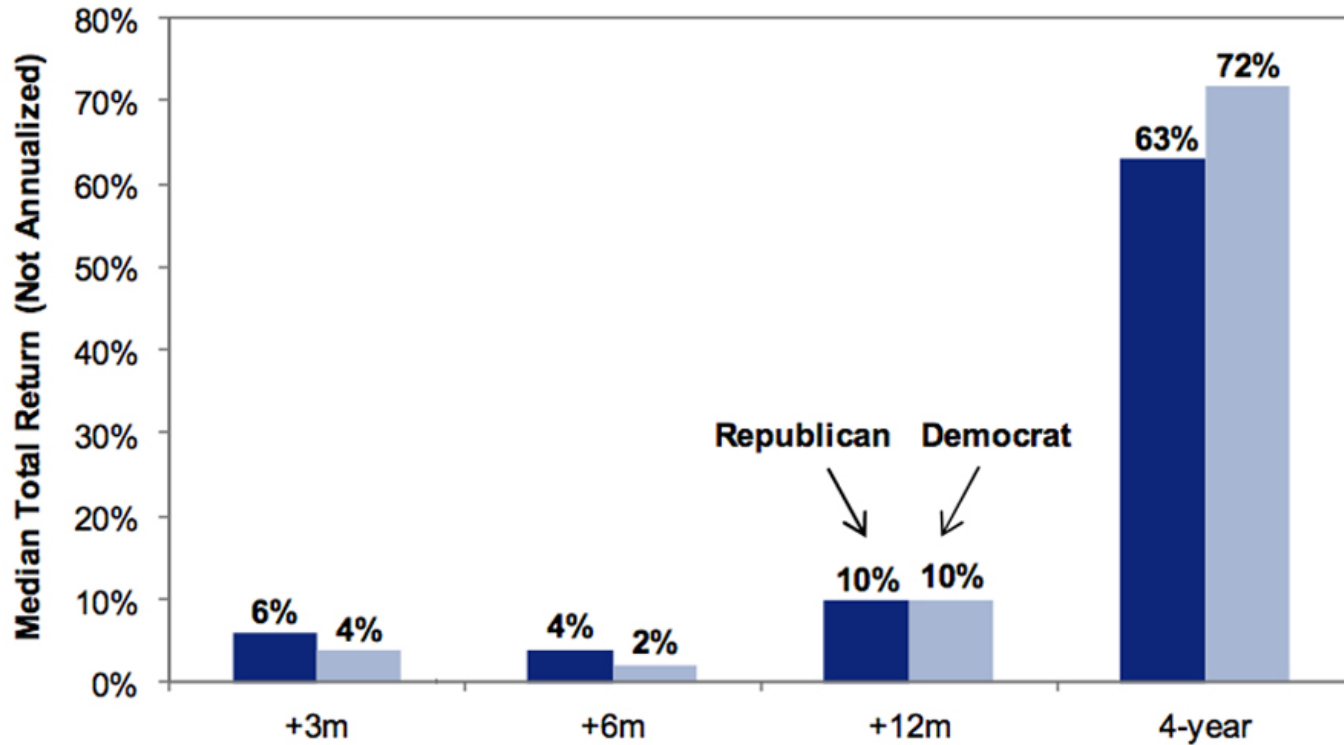
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Median total returns by party following presidential elections
as of October 25, 2012

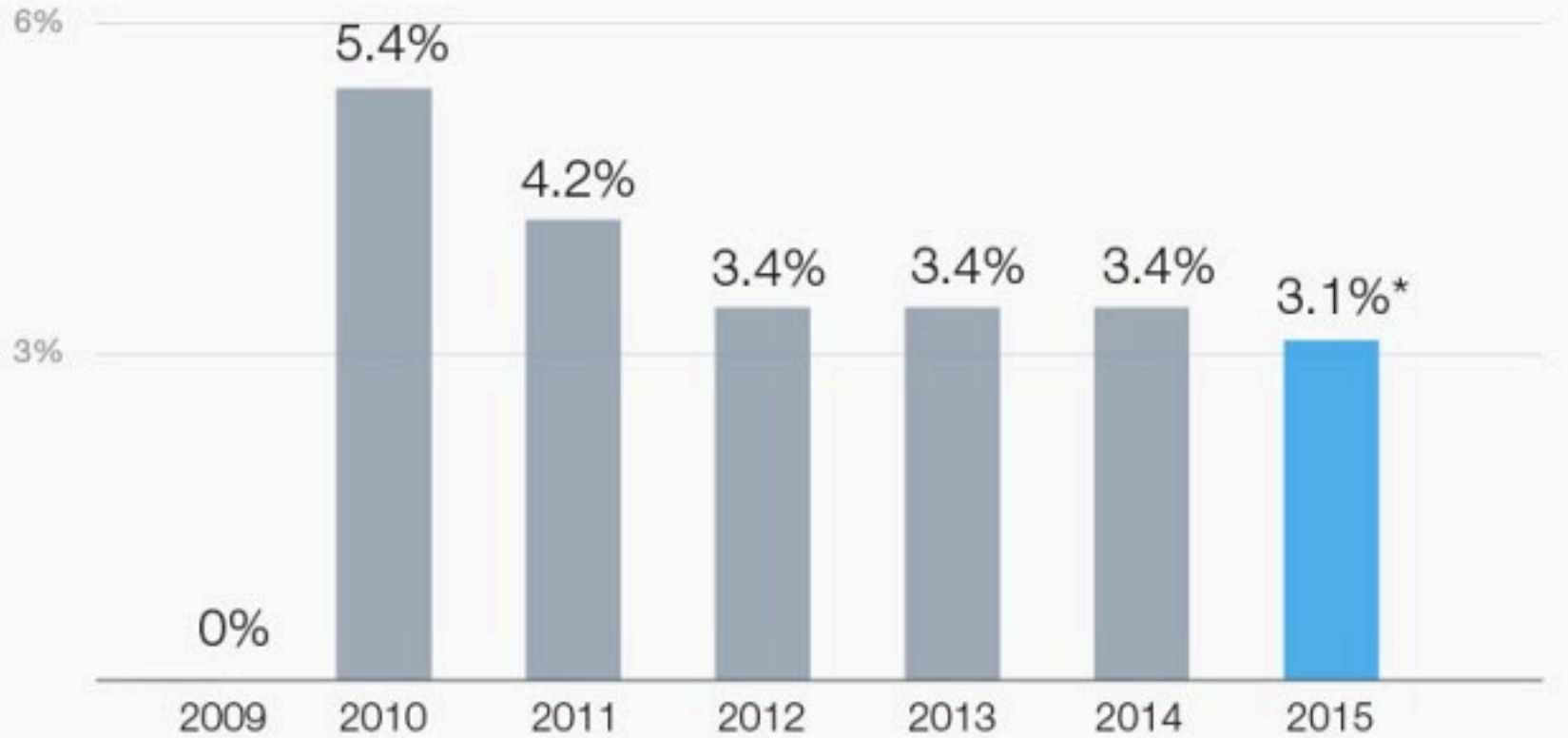


Source: FactSet, Compustat and Goldman Sachs Global ECS Research.

Global Economic Themes



Global growth



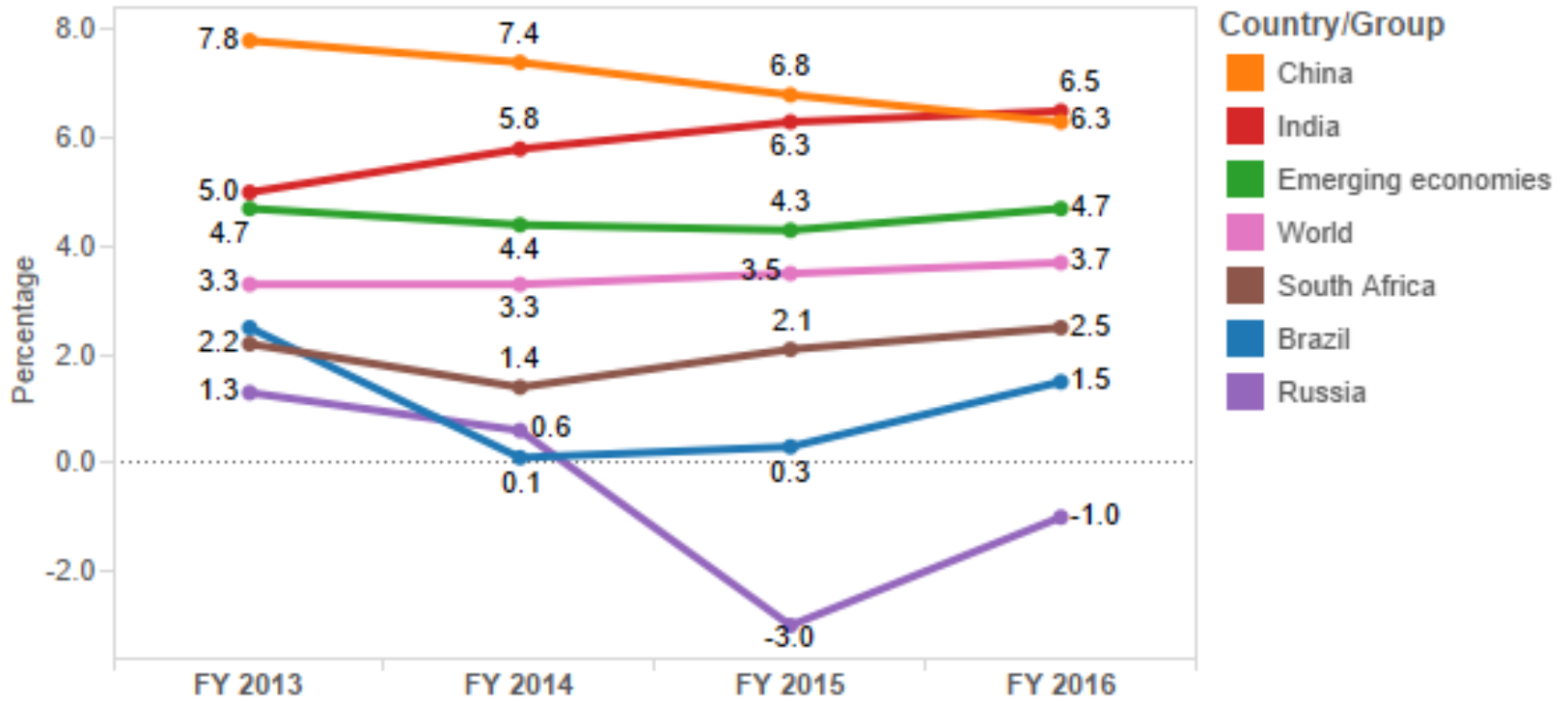
*Forecast, International Monetary Fund

Source: IMF



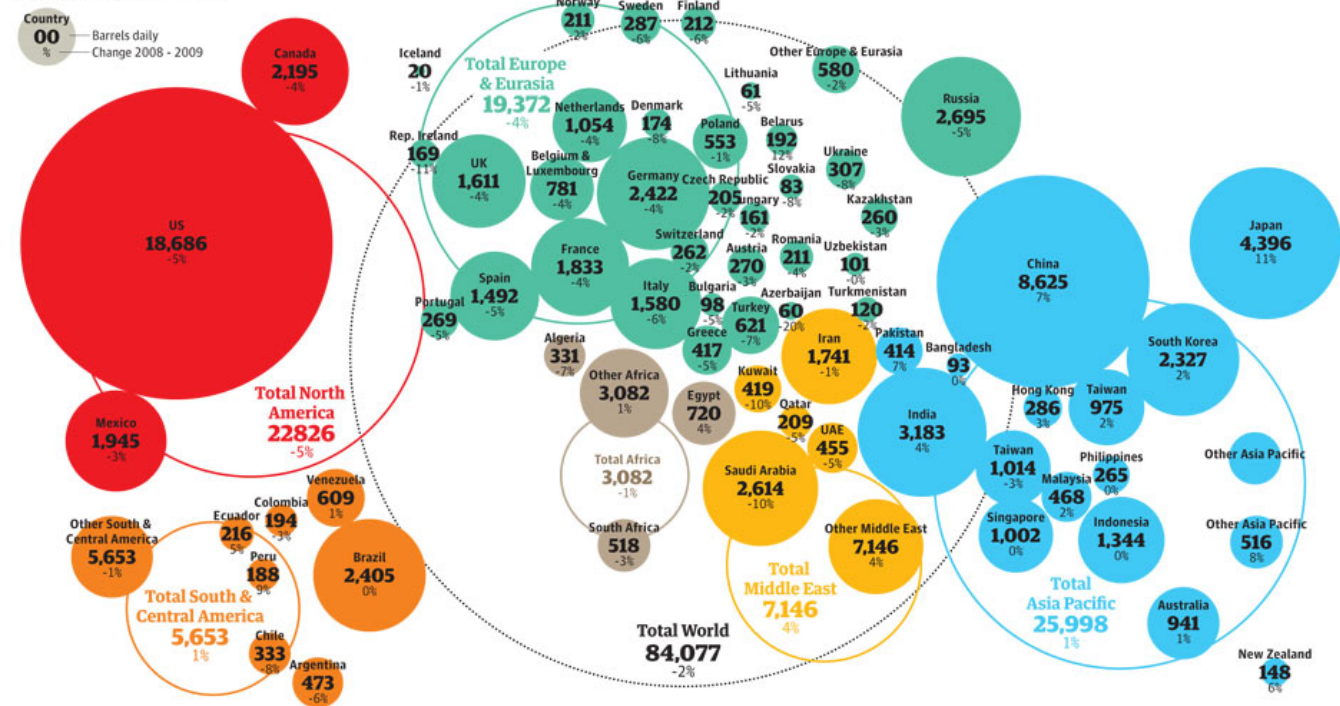
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Economy growth rates, historic and projected by IMF, FY 2013-FY 2016 (in %)



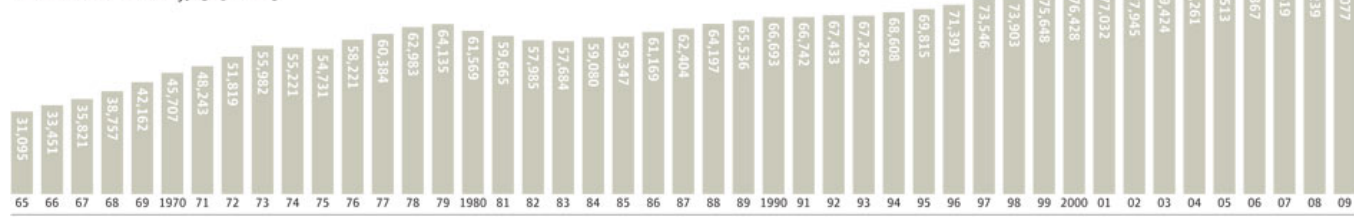
Oil consumption around the world

Thousand barrels daily 2009



SOURCE: BP STATISTICAL REVIEW OF WORLD ENERGY

World oil consumption
Thousand barrels daily, 1965 - 2009



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Oil Prices and U.S. Dollar Exchange Rates

Correlation 1/31/00 through 1/31/16: **High Negative, -0.88**



West Texas Intermediate Oil Price
 USD Per Barrel, End of Month, Scale Left
 Last Observation - January 2016

U.S. Dollar Major Currencies Index
 Monthly Average, Scale Right
 Last Observation - January 2016

Correlation Coefficient Parameters: High Positive (Above 0.7) • Moderate Positive (0.7 through 0.4) • Low Positive (Below 0.4 through 0.0) •
 Low Negative (Below 0.0 to Above -0.4) • Moderate Negative (-0.4 through -0.7) • High Negative (Below -0.7)

The major currencies index is a weighted average of the foreign exchange values of the U.S. dollar against a subset of currencies that circulate widely outside the country of issue.

Sources: Oil & Gas Journal; Energy Information Administration; Federal Reserve Board; Copyright © 2016 Crandall, Pierce & Company

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Oil

How much oil is there in a barrel?

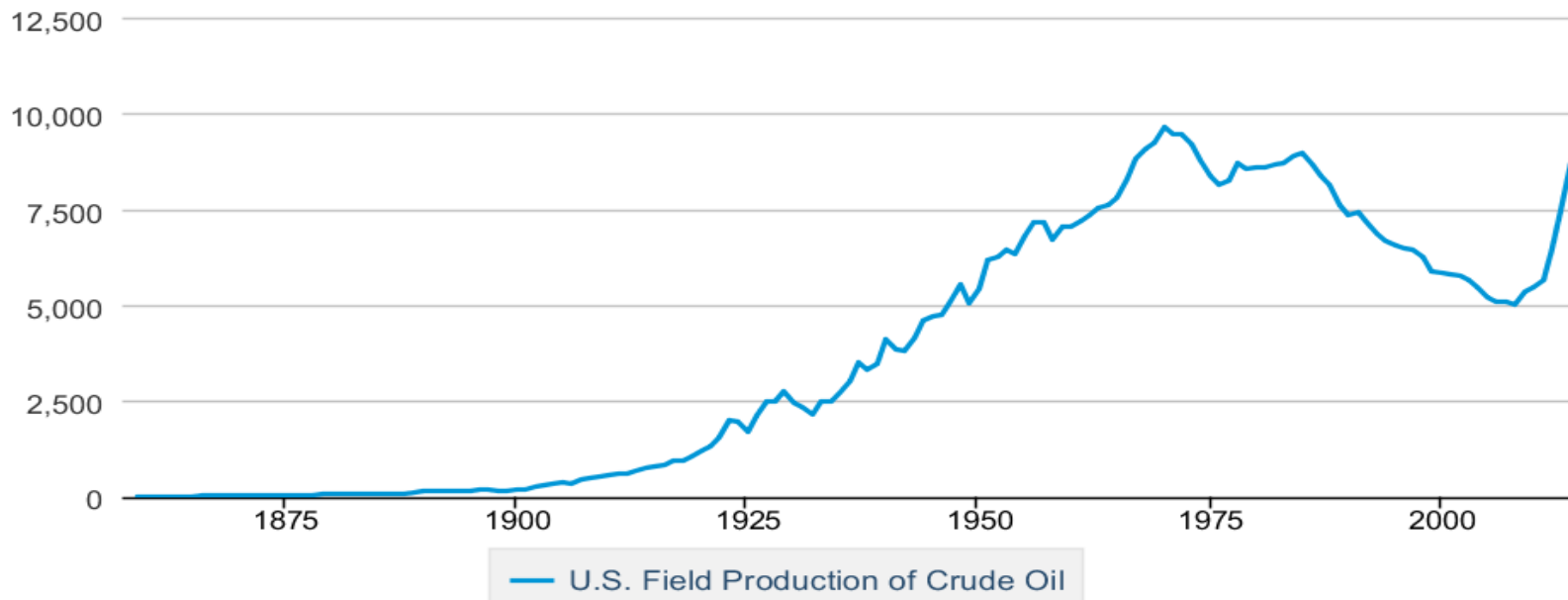
A barrel of oil is equal to 159 litres, 42 US gallons or 35 imperial gallons.

How many barrels of oil are produced and consumed a day?

For 2016, the IEA [Oil Market Report](#) forecasts worldwide average demand of nearly 96 million barrels of oil and liquid fuels per day – that works out to more than 35 billion barrels a year. Production breached 97 million barrels per day in late 2015.

U.S. Field Production of Crude Oil

Thousand Barrels per Day



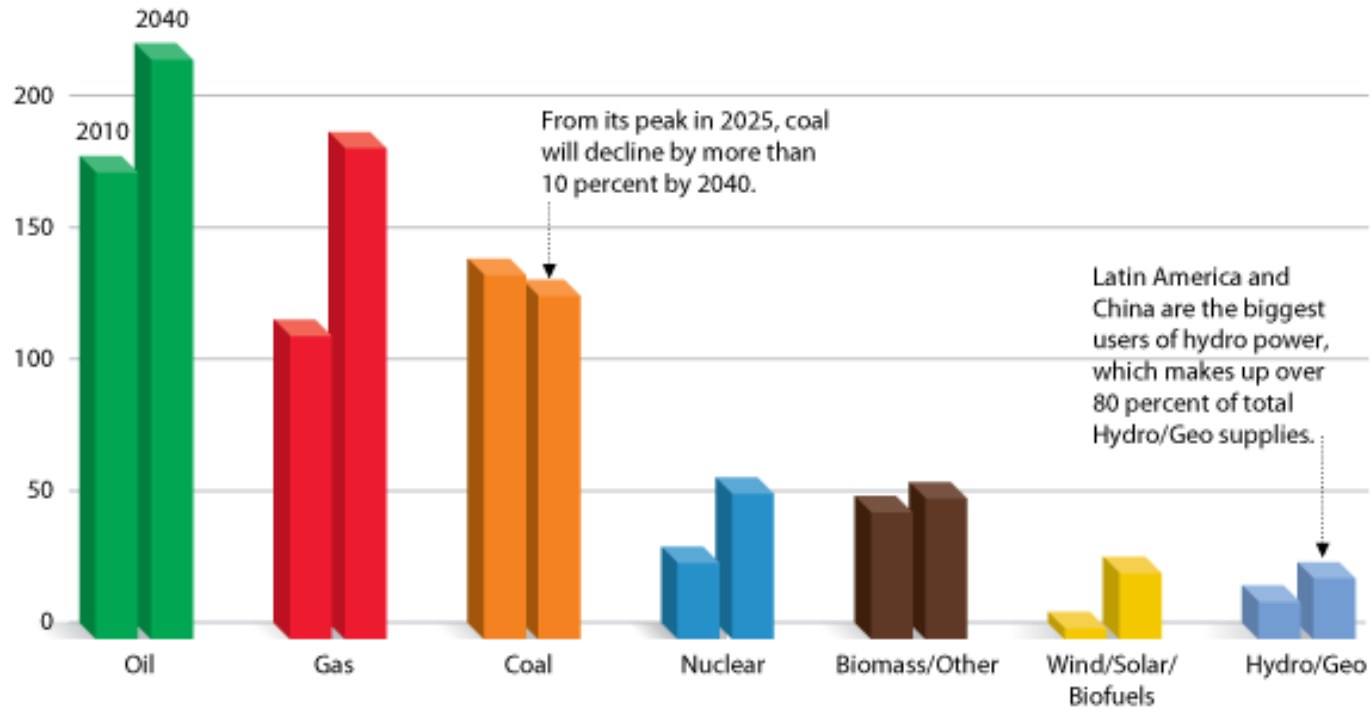
Source: U.S. Energy Information Administration



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Global energy demand by fuel type

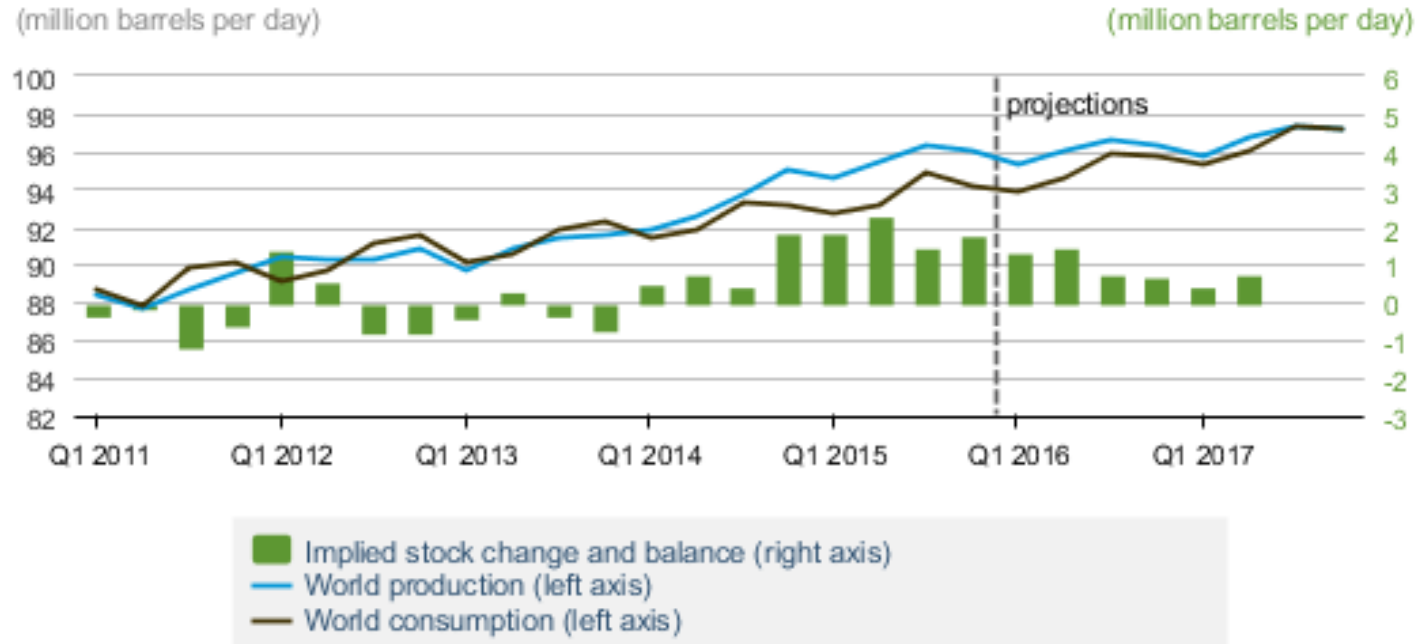
Quadrillion BTUs
250



Source: Exxon Mobile Outlook for Energy: A View to 2040



World Liquid Fuels Production and Consumption Balance



Source: Short-Term Energy Outlook, February 2016



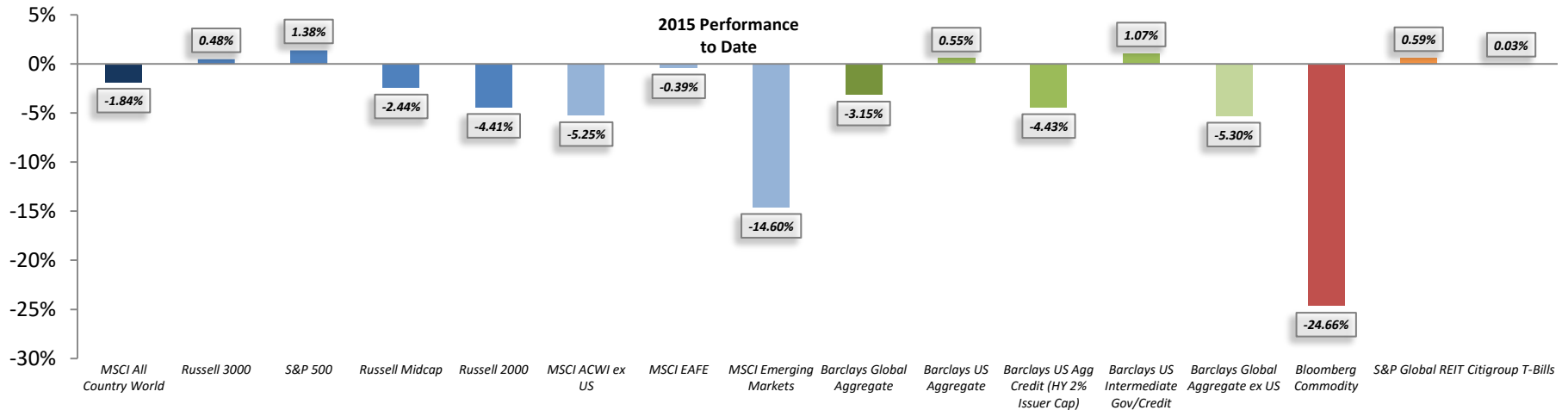
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Index Performance – 2015

4Q15 Capital Market Performance



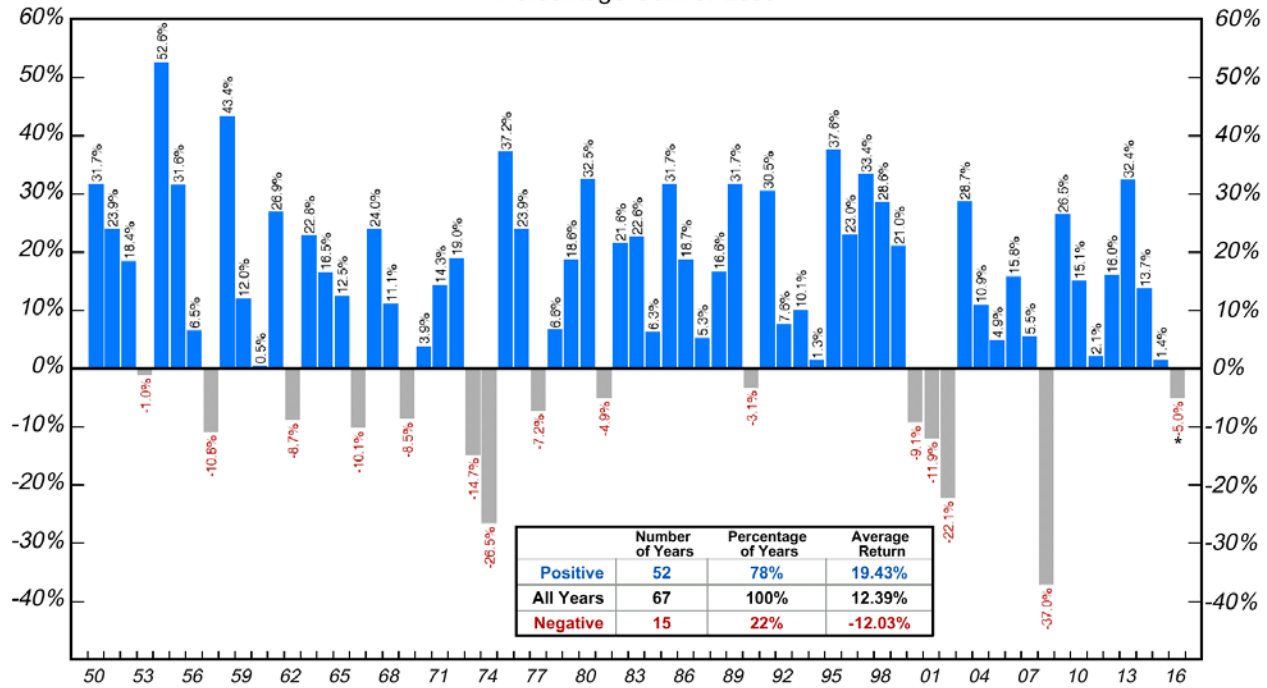
	4Q15	YTD	1Y	3Y	5Y	10Y		
MSCI All Country World	5.15%	-1.84%	-1.84%	8.26%	6.66%	5.31%	Total	Equities
Russell 3000	6.27%	0.48%	0.48%	14.74%	12.18%	7.35%	US	
S&P 500	7.04%	1.38%	1.38%	15.13%	12.57%	7.31%		
Russell Midcap	3.62%	-2.44%	-2.44%	14.18%	11.44%	8.00%		
Russell 2000	3.59%	-4.41%	-4.41%	11.65%	9.19%	6.80%	Intl	
MSCI ACWI ex US	3.30%	-5.25%	-5.25%	1.94%	1.51%	3.38%		
MSCI EAFE	4.75%	-0.39%	-0.39%	5.46%	4.07%	3.50%		
MSCI Emerging Markets	0.73%	-14.60%	-14.60%	-6.42%	-4.47%	3.95%	Total	Fixed Income
Barclays Global Aggregate	-0.92%	-3.15%	-3.15%	-1.74%	0.90%	3.74%	US	
Barclays US Aggregate	-0.57%	0.55%	0.55%	1.44%	3.25%	4.51%		
Barclays US Agg Credit (HY 2% Issuer Cap)	-2.06%	-4.43%	-4.43%	1.70%	5.03%	6.95%	Intl	
Barclays US Intermediate Gov/Credit	-0.69%	1.07%	1.07%	1.10%	2.58%	4.04%		
Barclays Global Aggregate ex US	-1.14%	-5.30%	-5.30%	-3.52%	-0.41%	-	Comm.	Real Assets
Bloomberg Commodity	-10.52%	-24.66%	-24.66%	-17.29%	-13.47%	-6.43%	R. Estate	
S&P Global REIT	5.17%	0.59%	0.59%	8.29%	9.83%	5.98%	Cash Equivalents	
Citigroup T-Bills	0.01%	0.03%	0.03%	0.04%	0.05%	1.17%		



Financial Market Review & Forecast

Standard & Poor's 500 Stock Index Total Return: Calendar Years 1950 - 2016*

Percentage Gain or Loss



*Year to date - through January 29, 2016

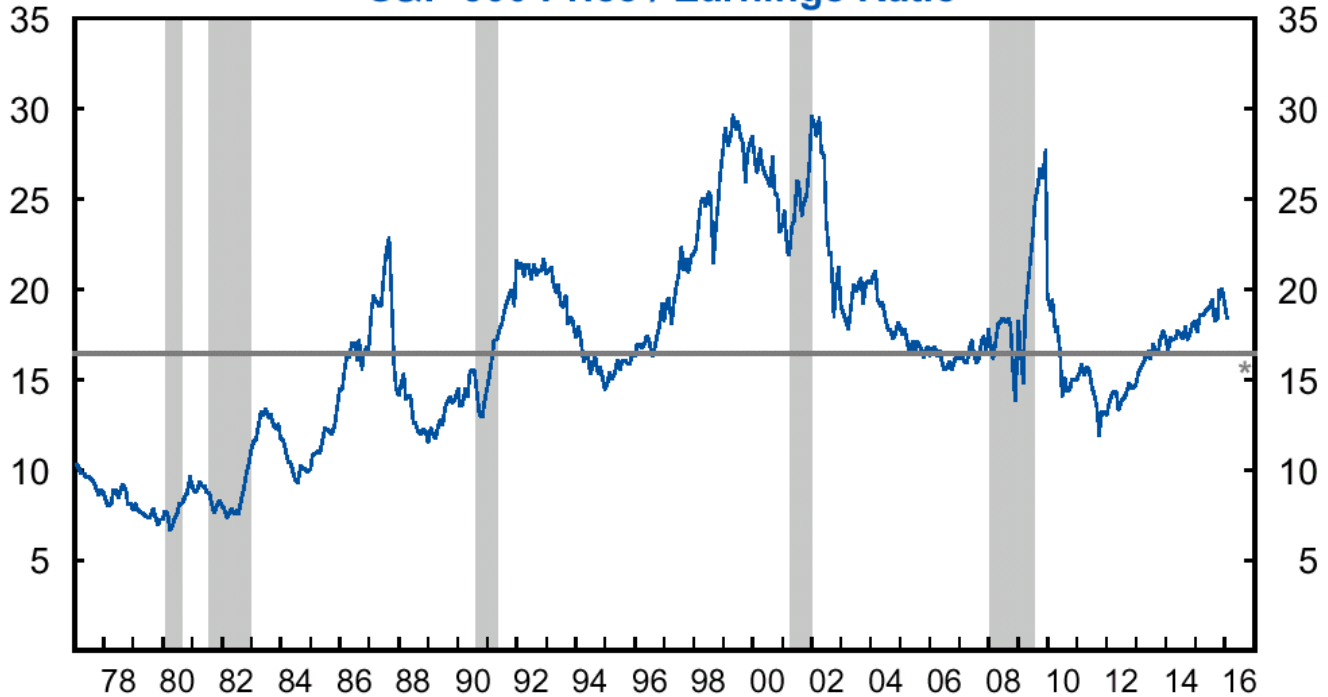
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S&P 500 Price / Earnings Ratio



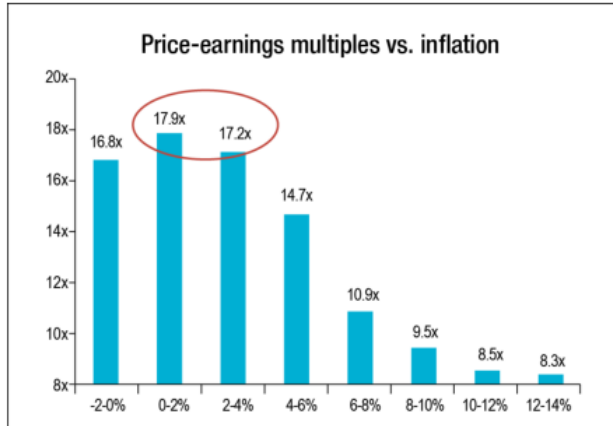
*Average

Last Observations January 2016 • Shaded areas represent recessionary periods

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S&P 500 performance before and after first Fed tightening

Date of first raise	-6 mos	-3 mos	+3 mos	+6 mos	+12 mos
Mar 1983	27.0%	8.8%	9.9%	8.6%	4.1%
Jan 1987	0.2%	7.9%	19.1%	21.2%	2.6%
Mar 1988	-19.8%	4.1%	6.0%	5.4%	13.3%
Feb 1994	4.7%	2.7%	-3.9%	-2.4%	1.9%
Jun 1999	11.7%	6.7%	-6.6%	7.0%	6.0%
Jun 2004	2.6%	1.3%	-2.3%	6.2%	4.4%
Average	4.4%	5.2%	3.7%	7.7%	5.4%

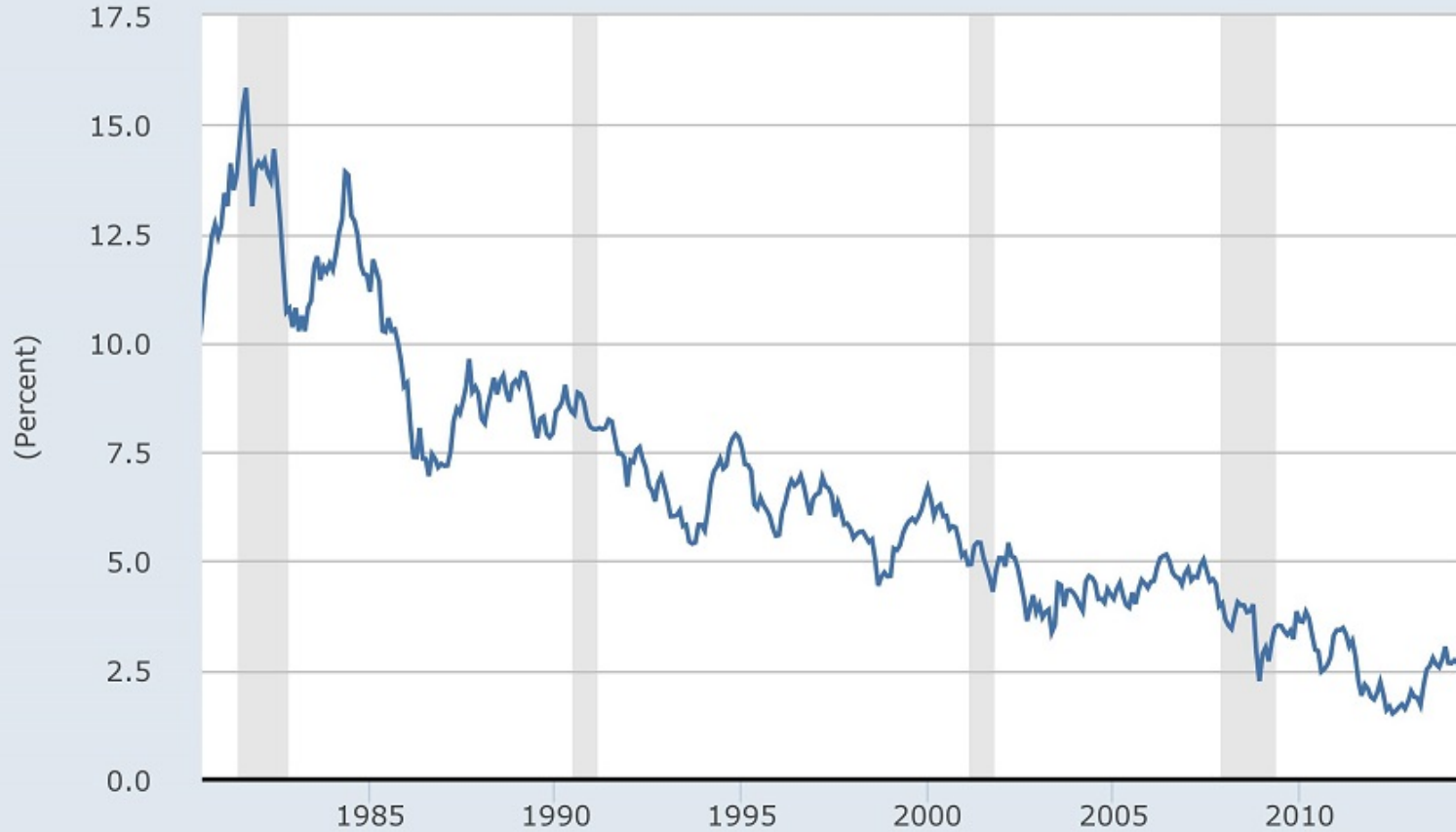
S&P 500 winners and losers in 2015

S&P 500	Ticker	% Change
Top 10		
Netflix Inc	NFLX	133.3
Amazon.com Inc	AMZN	117.8
Activision Blizzard	ATVI	92.1
NVIDIA Corp	NVDA	61.8
VeriSign Inc	VRSN	52.1
Cablevision Systems Corp	CVC	51.3
Hormel Foods Corp	HRL	49.1
First Solar Inc	FSLR	48.2
Starbucks Corp	SBUX	46.8
Total System Services Inc	TSS	46.2
Bottom 10		
Chesapeake Energy Corp	CHK	-77.1
CONSOL Energy Inc	CNX	-76.8
Southwestern Energy Co	SWN	-73.9
Freeport-McMoRan Inc	FCX	-71.3
Fossil Group Inc	FOSL	-67.2
Kinder Morgan Inc/DE	KMI	-64.9
Micron Technology Inc	MU	-60.0
NRG Energy Inc	NRG	-57.5
Murphy Oil Corp	MUR	-55.8
Marathon Oil Corp	MRO	-55.7





— 10-Year Treasury Constant Maturity Rate



Source: Board of Governors of the Federal Reserve System

Shaded areas indicate US recessions - 2014 research.stlouisfed.org



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Global Bond Yields (2/12/2016)

Americas	
Country	Yield
United States	1.75%
Canada	1.13%
Mexico	4.16%
Brazil	6.95%

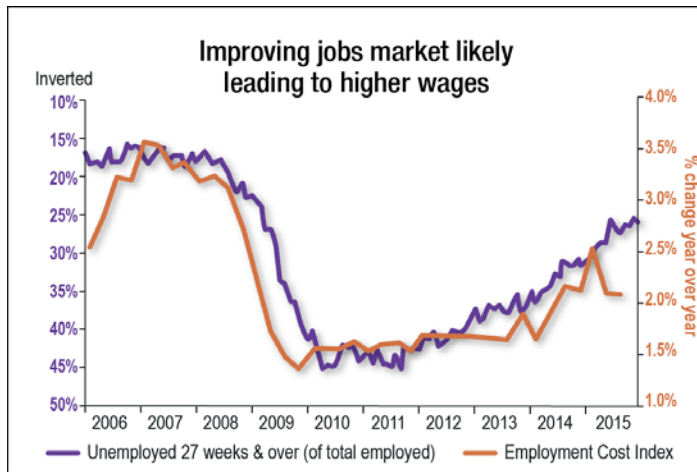
Asia	
Country	Yield
Japan	0.08%
Australia	2.51%
New Zealand	3.02%
Hong Kong	1.35%
Singapore	2.17%
South Korea	1.81%
India	7.75%

EuroZone	
Country	Yield
Germany	0.24%
United Kingdom	1.43%
France	0.62%
Italy	1.60%
Spain	1.69%
Netherlands	0.38%
Portugal	3.48%
Greece	10.84%
Switzerland	-0.32%

Source: Bloomberg



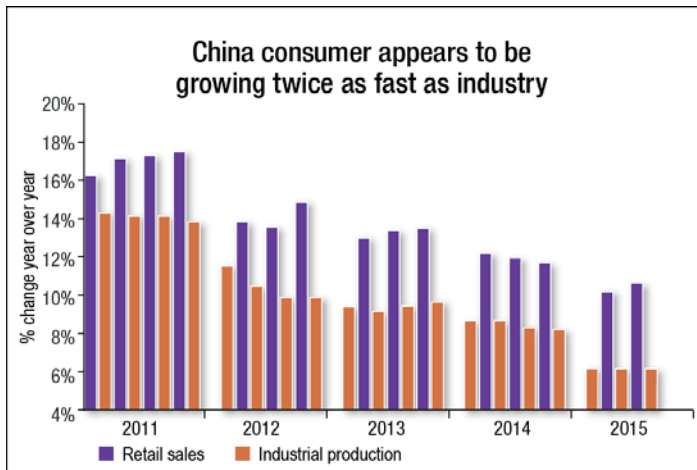
Charts: Global Economy – February 2016



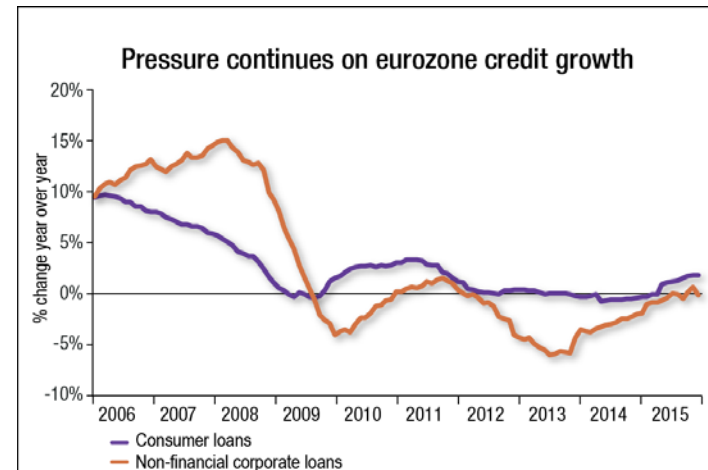
Source: FactSet; Unemployed 1/06-12/15; Employment Cost Index 1/06-3Q15



Source: Strategas Research Partners; PMI (Purchasing Managers Index)



Source: FactSet; 1Q11-3Q15



Source: FactSet; 2/28/06-12/31/15



Market	Fwd P/E	EPS Gr	Yield
US Large Cap	15x	7%	2.40%
US Small Cap	19x	14%	2.20%
Developed Int'l	14x	6%	3.70%
Emerging Int'l	10x	11%	3.30%
Bonds (US 10 yr)	57x	0%	1.75%



Assets by Class, Capitalization & Style

Total Return - 15 Calendar Years Ending 2016*

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016*	Average
Commodities	25.9%	Emerging Mkts 86.3%	REIT-Index 33.1%	Emerging Mkts 34.5%	REIT-Index 36.6%	Emerging Mkts 39.8%	Bonds-Agg 8.2%	Emerging Mkts 79.0%	Small-Growth 29.1%	REIT-Index 9.2%	Emerging Mkts 18.6%	Small-Growth 43.3%	REIT-Index 31.8%	Large-Growth 5.7%	Bonds-Agg 1.4%	Emerging Mkts 13.6%
Bonds-Agg	19.3%	Small-Growth 48.5%	Emerging Mkts 26.0%	Commodities 21.4%	Emerging Mkts 32.6%	Commodities 16.2%	Treasury Bills	Mid-Growth 46.3%	REIT-Index 28.8%	Bonds-Agg 7.8%	Mid-Value 16.5%	Small-Index 38.8%	Mid-Value 14.7%	REIT-Index 4.2%	Treasury Bills	REIT-Index 12.3%
REIT-Index	3.6%	Small-Index 47.3%	Mid-Value 23.7%	EAFE 14.0%	EAFE 26.9%	Large-Growth 11.8%	Hedge Funds -21.4%	Mid-Index 40.5%	Small-Index 26.8%	Large-Growth 7.6%	Small-Value 18.1%	Mid-Growth 35.7%	Large-Value 13.5%	Large-Index 0.9%	Commodities -1.7%	Mid-Value 10.6%
Treasury Bills	1.6%	Small-Value 22.2%	Small-Value 22.2%	REIT-Index 13.8%	Small-Value 23.5%	EAFE 11.6%	Small-Value -28.9%	Large-Growth 37.2%	Mid-Growth 26.4%	Large-Index 17.9%	EAFE 17.9%	Mid-Index 34.8%	Large-Index 13.2%	Bonds-Agg 0.5%	Hedge Funds	Mid-Index 10.5%
Hedge Funds	1.0%	Mid-Growth 42.7%	EAFE 20.7%	Mid-Index 12.7%	Large-Value 22.2%	Mid-Growth 11.4%	Small-Index -33.8%	Small-Growth 34.5%	Mid-Index 25.5%	Large-Value 0.4%	REIT-Index 17.6%	Small-Value 34.5%	Mid-Index 13.2%	Treasury Bills 0.1%	REIT-Index -4.0%	Mid-Growth 9.8%
Emerging Mkts	-6.0%	Mid-Index 40.1%	Mid-Index 20.2%	Mid-Value 12.6%	Mid-Value 20.2%	Hedge Funds 10.3%	Commodities -35.6%	Mid-Value 34.2%	Mid-Value 24.8%	Treasury Bills 0.1%	Large-Value 17.5%	Large-Growth 33.9%	Large-Growth 13.1%	Mid-Growth -0.2%	Large-Value -2.9%	Small-Growth 8.7%
Mid-Value	-9.6%	EAFE 39.2%	Small-Index 18.3%	Mid-Growth 12.1%	Small-Index 18.4%	Small-Growth 7.0%	Large-Value -36.9%	EAFE 32.5%	Small-Value 24.5%	Mid-Value -1.4%	Mid-Index 17.3%	Mid-Value 33.5%	Mid-Growth 11.9%	Hedge Funds -0.2%	Large-Index -5.4%	Small-Index 8.6%
Small-Value	-11.4%	Mid-Index 38.1%	Large-Value 16.5%	Hedge Funds 7.5%	Large-Index 15.5%	Bonds-Agg 7.0%	REIT-Index -37.6%	REIT-Index 28.6%	Emerging Mkts 19.2%	Mid-Index -1.6%	Large-Index 16.4%	Large-Index 33.1%	Bonds-Agg 6.0%	EAFE -0.4%	Mid-Value -5.5%	Small-Index 8.6%
Large-Value	-15.5%	REIT-Index 36.2%	Mid-Growth 15.5%	Large-Value 7.1%	Mid-Index 15.3%	Large-Index 5.8%	Large-Growth -38.4%	Large-Index 28.4%	Commodities 16.8%	Mid-Growth -1.6%	Small-Index 16.3%	Large-Value 32.5%	Small-Growth 5.6%	Small-Growth -1.4%	Large-Growth -5.6%	Large-Growth 7.6%
EAFE	-15.7%	Large-Value 30.0%	Small-Growth 14.3%	Large-Index 6.3%	Small-Growth 13.3%	Mid-Index 5.6%	Mid-Value -38.4%	Small-Index 27.2%	Large-Growth 16.7%	Small-Growth -2.9%	Mid-Index 15.8%	EAFE 23.3%	Small-Index 4.9%	Mid-Index -2.5%	Emerging Mkts -6.5%	Large-Index 7.6%
Mid-Index	-16.2%	Large-Index 29.9%	Large-Index 11.4%	Large-Growth 5.3%	Mid-Growth 10.7%	Treasury Bills 4.4%	Small-Index -38.5%	Small-Value 20.6%	Large-Index 16.1%	Small-Index -4.2%	Large-Growth 15.3%	Hedge Funds 9.0%	Small-Value 4.2%	Large-Value -3.8%	Mid-Index -6.6%	Large-Value 7.6%
Small-Index	-20.5%	Large-Growth 29.7%	Commodities 9.1%	Small-Value 4.7%	Hedge Funds 10.4%	Large-Value -0.2%	REIT-Index -39.2%	Large-Value 19.7%	Large-Value 15.9%	Small-Value -5.5%	Small-Growth 14.6%	REIT-Index 1.9%	Hedge Funds 3.4%	Small-Index -4.4%	Small-Value -6.7%	EAFE 7.4%
Large-Index	-21.7%	Commodities 23.9%	Hedge Funds 6.9%	Small-Index 4.8%	Large-Growth 9.1%	Mid-Value -1.4%	Mid-Index -41.5%	Commodities 18.9%	EAFE 8.2%	Hedge Funds -5.7%	Hedge Funds 4.8%	Treasury Bills 0.1%	Treasury Bills 0.1%	Mid-Value -4.8%	EAFE -7.2%	Bonds-Agg 4.8%
Mid-Growth	-27.4%	Hedge Funds 11.6%	Large-Growth 6.3%	Small-Growth 4.2%	Treasury Bills 9.1%	Small-Index -1.6%	EAFE -43.1%	Hedge Funds 11.5%	Bonds-Agg 6.5%	EAFE -11.7%	Bonds-Agg 4.2%	Bonds-Agg -2.0%	Emerging Mkts -1.6%	Small-Value -7.5%	Mid-Growth -7.6%	Hedge Funds 3.4%
Large-Growth	-27.9%	Bonds-Agg 4.1%	Bonds-Agg 4.3%	Treasury Bills 3.3%	Bonds-Agg 4.3%	Small-Value -9.8%	Mid-Growth -44.3%	Bonds-Agg 5.9%	Hedge Funds 5.7%	Commodities -13.3%	Treasury Bills 0.1%	Emerging Mkts -2.3%	EAFE -4.5%	Emerging Mkts -14.6%	Small-Index -8.8%	Commodities 2.1%
Small-Growth	-30.3%	Treasury Bills 1.0%	Treasury Bills 1.4%	Bonds-Agg 2.4%	Commodities 2.1%	REIT-Index -17.6%	Emerging Mkts -53.2%	Treasury Bills 0.1%	Treasury Bills 0.1%	Emerging Mkts -18.2%	Commodities -1.1%	Commodities -9.5%	Commodities -17.0%	Commodities -24.7%	Small-Growth -10.8%	Treasury Bills 1.2%

Median

Median

Legend

Large-Value: Russell 1000 Value Index
Large-Index: Russell 1000 Index
Large-Growth: Russell 1000 Growth Index
Mid-Value: Russell Midcap Value Index
Mid-Index: Russell Midcap Index
Mid-Growth: Russell Midcap Growth Index

Small-Value: Russell 2000 Value Index
Small-Index: Russell 2000 Index
Small-Growth: Russell 2000 Growth Index
Bonds-Agg: Aggregate Index
EAFE: International Stocks - Europe, Australasia & Far East
Emerging Mkts: International Stocks - Emerging Markets

Commodities: Bloomberg Commodity Index
REIT-Index: Real Estate Investment Trust Index
Treasury Bills: Three Month Treasury Bills
Hedge Funds: HFRI Fund of Funds Composite Index

*Note: 2016 data is preliminary through January. • Arrows indicate advancing or declining rank from the previous calendar year.

Sources: FTSE Russell; Morgan Stanley Capital International; Barclays Capital; Wilshire Associates; Bloomberg Finance L.P.; Ryan Labs, Inc.; Hedge Fund Research, Inc.; Copyright © 2016 Grandall, Pierce & Company
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ASSET ALLOCATION - RISK & REWARD

Three Year Returns

25 Years (Periods Ending January 1991 - December 2015)

	Worst Return	Average Return	Best Return	Portfolio Mix:	Period Ending 12/15	Worst Return	Average Loss	Average Return	Average Gain	Best Return	Percent Negative	Percent Positive	Percent of Returns Greater Than Inflation
	-14.2%	9.7%	30.1%	90% Stocks No Bonds 10% Cash	13.6%	-14.2%	-6.5%	9.7%	13.7%	30.1%	20%	80%	76%
	-11.7%	9.3%	27.5%	80% Stocks 10% Bonds 10% Cash	12.2%	-11.7%	-5.3%	9.3%	12.6%	27.5%	19%	81%	77%
	-9.2%	8.8%	25.0%	70% Stocks 20% Bonds 10% Cash	10.8%	-9.2%	-4.1%	8.8%	11.6%	25.0%	18%	82%	78%
	-6.7%	8.3%	22.5%	60% Stocks 30% Bonds 10% Cash	9.3%	-6.7%	-2.8%	8.3%	10.5%	22.5%	16%	84%	79%
	-4.3%	7.9%	20.0%	50% Stocks 40% Bonds 10% Cash	7.9%	-4.3%	-1.6%	7.9%	9.3%	20.0%	13%	87%	80%
	-2.1%	7.4%	17.5%	40% Stocks 50% Bonds 10% Cash	6.5%	-2.1%	-0.7%	7.4%	7.8%	17.5%	4%	96%	82%
	0.1%	7.0%	15.1%	30% Stocks 60% Bonds 10% Cash	5.0%	0.1%	---	7.0%	7.0%	15.1%	0%	100%	90%
	2.3%	6.5%	12.8%	20% Stocks 70% Bonds 10% Cash	3.6%	2.3%	---	6.5%	6.5%	12.8%	0%	100%	99%
	2.1%	6.0%	12.2%	10% Stocks 80% Bonds 10% Cash	2.2%	2.1%	---	6.0%	6.0%	12.2%	0%	100%	98%
	0.7%	5.6%	11.5%	No Stocks 90% Bonds 10% Cash	0.7%	0.7%	---	5.6%	5.6%	11.5%	0%	100%	86%

The Consumer Price Index for December 2015 is preliminary.

Data: Rolling 3 year annualized returns using monthly data (300 Observations)

Stocks: Standard & Poor's 500 Stock Index • Bonds: Intermediate Treasury Bonds • Cash: 90-Day Treasury Bills • Inflation: Consumer Price Index

Sources: Standard & Poor's Corporation; Ryan Labs, Inc.; Merrill Lynch, Pierce, Fenner & Smith Inc.; Barclays Capital; Bureau of Labor Statistics; Copyright © 2016 Crandall, Pierce & Company • All rights reserved.

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ASSET ALLOCATION - RISK & REWARD

Ten Year Returns

25 Years (Periods Ending January 1991 - December 2015)

			Portfolio Mix:	Period Ending 12/15	Worst Return	Average Loss	Average Return	Average Gain	Best Return	Percent Negative	Percent Positive	Percent of Returns Greater Than Inflation
-2.8%	10.1%	18.0%	90% Stocks No Bonds 10% Cash	6.7%	-2.8%	-1.0%	10.1%	10.9%	18.0%	7%	93%	90%
-1.9%	9.7%	17.2%	80% Stocks 10% Bonds 10% Cash	6.3%	-1.9%	-0.9%	9.7%	10.0%	17.2%	3%	97%	91%
-1.0%	9.3%	16.4%	70% Stocks 20% Bonds 10% Cash	6.0%	-1.0%	-0.5%	9.3%	9.5%	16.4%	2%	98%	91%
-0.1%	8.9%	15.7%	60% Stocks 30% Bonds 10% Cash	5.6%	-0.1%	-0.1%	8.9%	8.9%	15.7%	0%*	100%	91%
0.8%	8.5%	15.0%	50% Stocks 40% Bonds 10% Cash	5.3%	0.8%	---	8.5%	8.5%	15.0%	0%	100%	92%
1.7%	8.2%	14.2%	40% Stocks 50% Bonds 10% Cash	4.9%	1.7%	---	8.2%	8.2%	14.2%	0%	100%	97%
2.6%	7.8%	13.7%	30% Stocks 60% Bonds 10% Cash	4.6%	2.6%	---	7.8%	7.8%	13.7%	0%	100%	100%
3.5%	7.4%	13.2%	20% Stocks 70% Bonds 10% Cash	4.2%	3.5%	---	7.4%	7.4%	13.2%	0%	100%	100%
3.8%	7.0%	12.7%	10% Stocks 80% Bonds 10% Cash	3.9%	3.8%	---	7.0%	7.0%	12.7%	0%	100%	100%
3.4%	6.6%	12.3%	No Stocks 90% Bonds 10% Cash	3.5%	3.4%	---	6.6%	6.6%	12.3%	0%	100%	100%

*Less Than 0.5%

The Consumer Price Index for December 2015 is preliminary.

Data: Rolling 10 year annualized returns using monthly data (300 Observations)

Stocks: Standard & Poor's 500 Stock Index • Bonds: Intermediate Treasury Bonds • Cash: 90-Day Treasury Bills • Inflation: Consumer Price Index

Sources: Standard & Poor's Corporation; Ryan Labs, Inc.; Merrill Lynch, Pierce, Fenner & Smith Inc.; Barclays Capital; Bureau of Labor Statistics; Copyright © 2016 Crandall, Pierce & Company • All rights reserved.

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Questions

