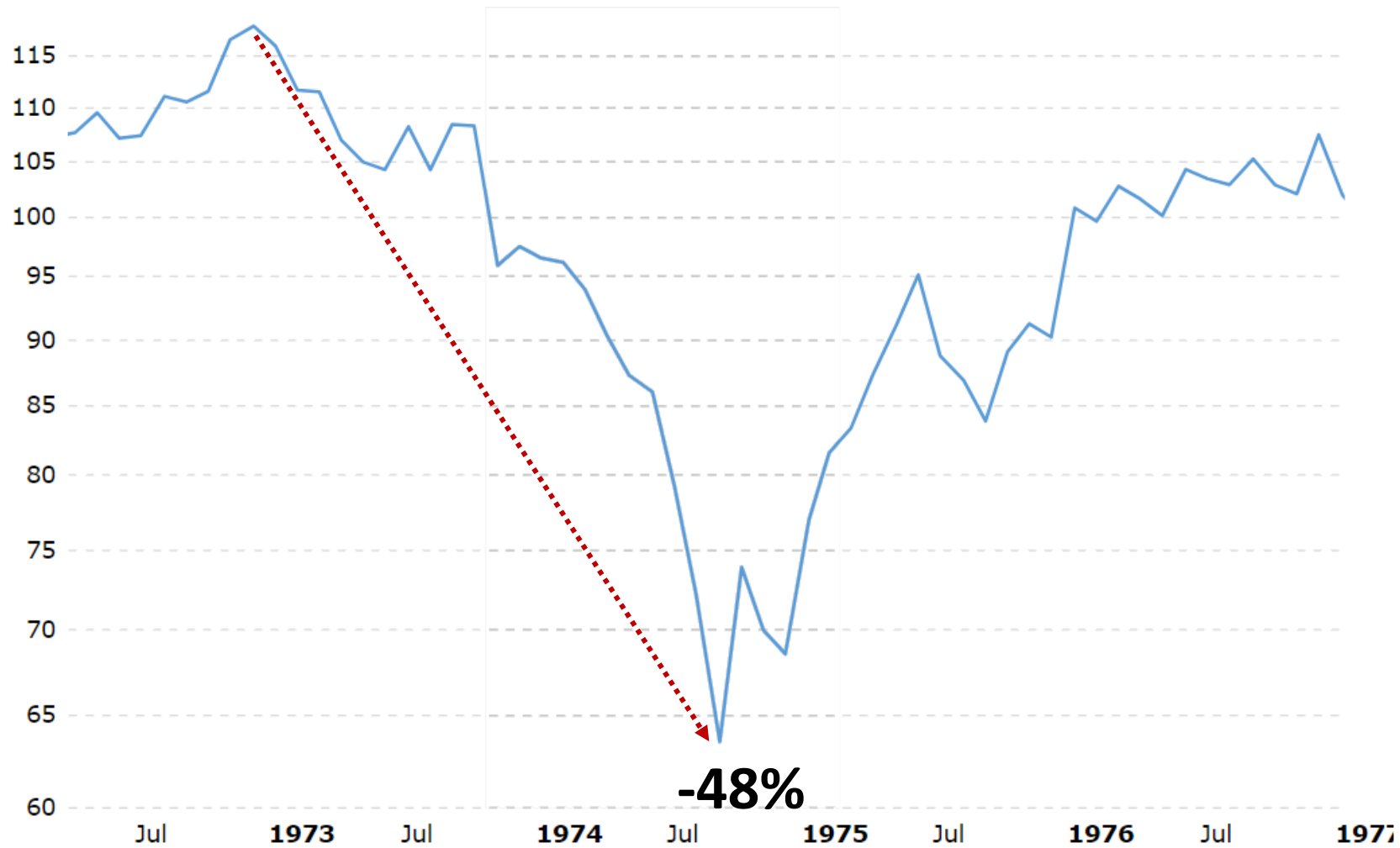


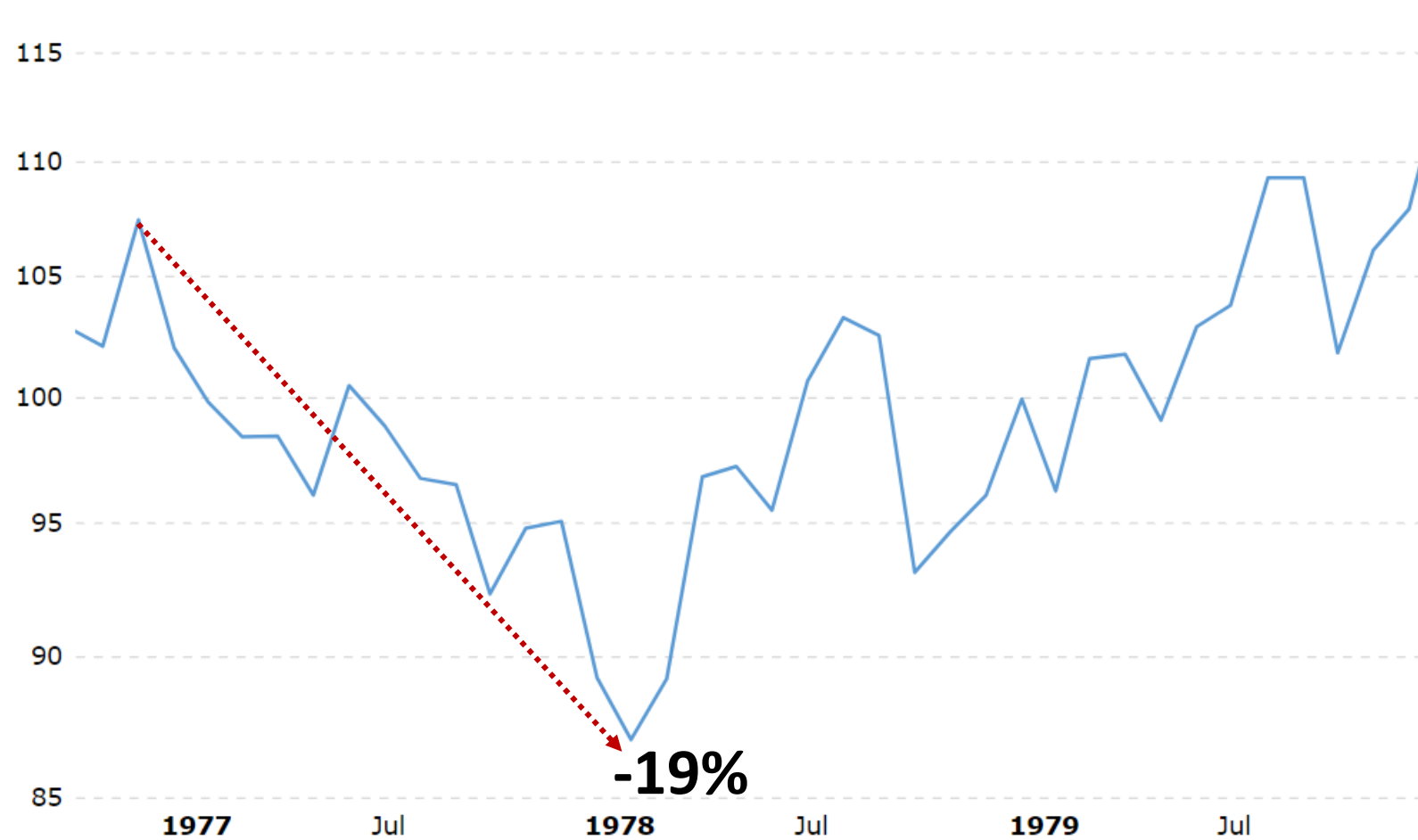
Market Falls & Recoveries

Visual Perspectives
S&P 500 Index

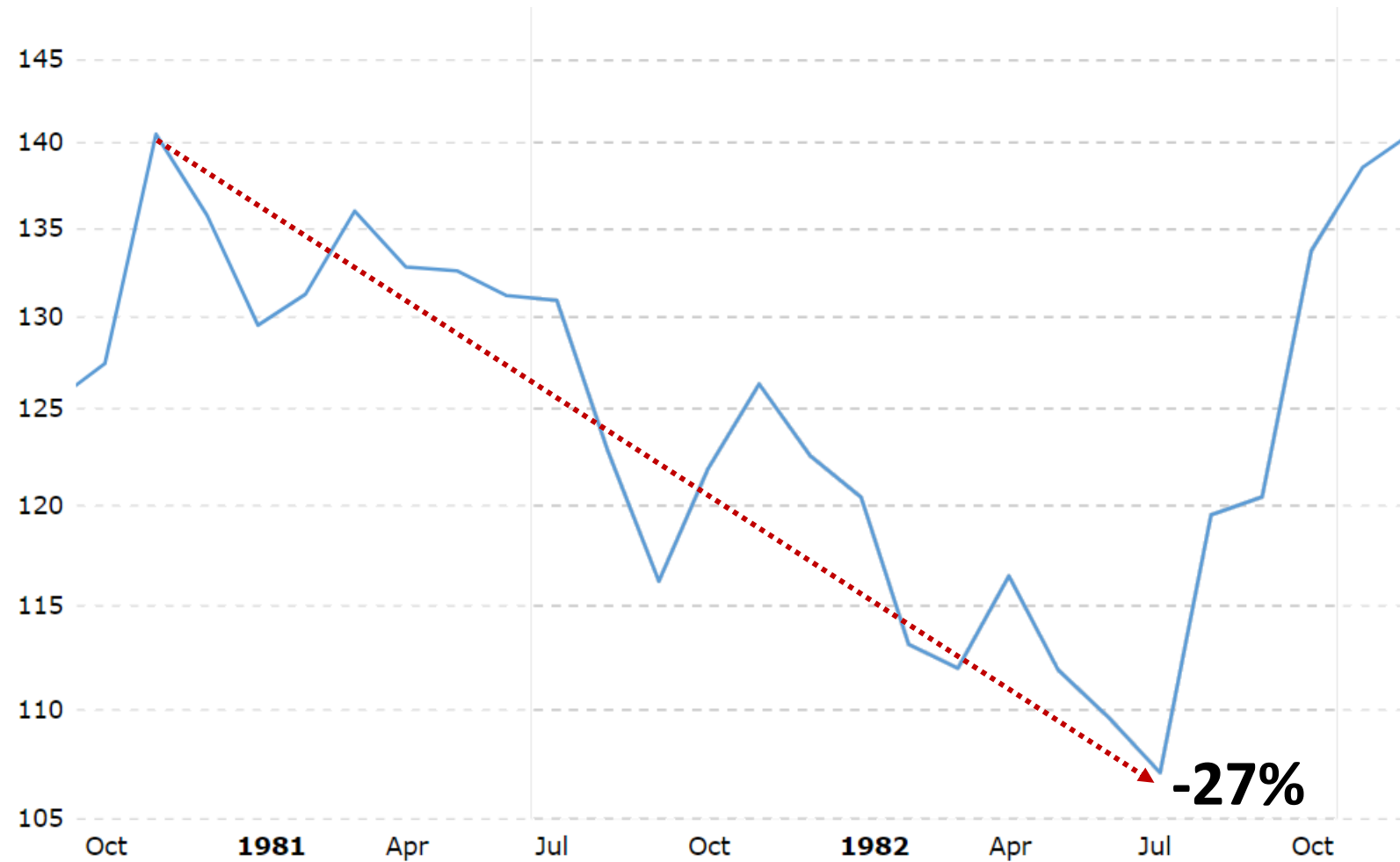
1973-1974: Oil Embargo, US abandons Gold Standard



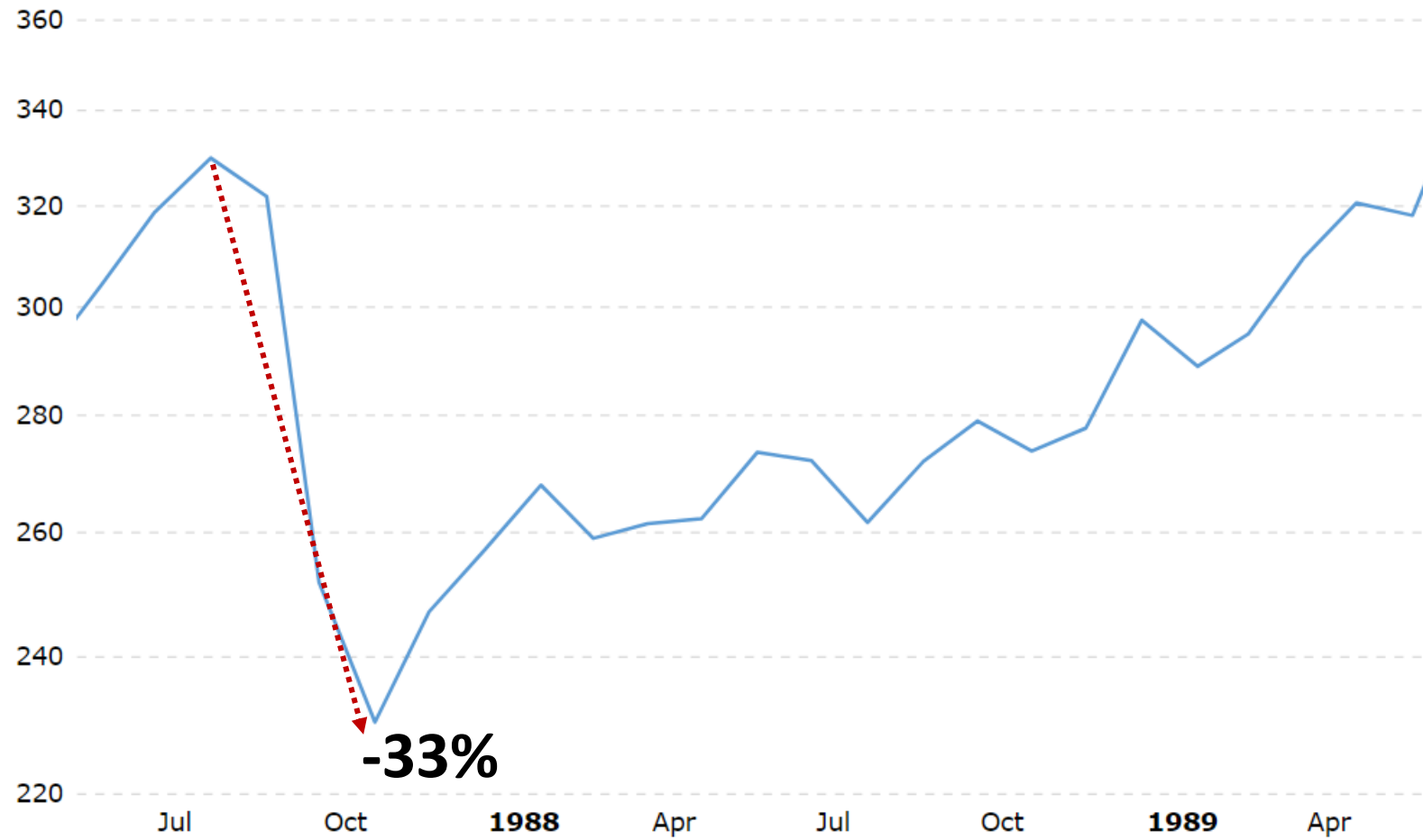
1976-1978: Rapid Fire Interest Rate Rises



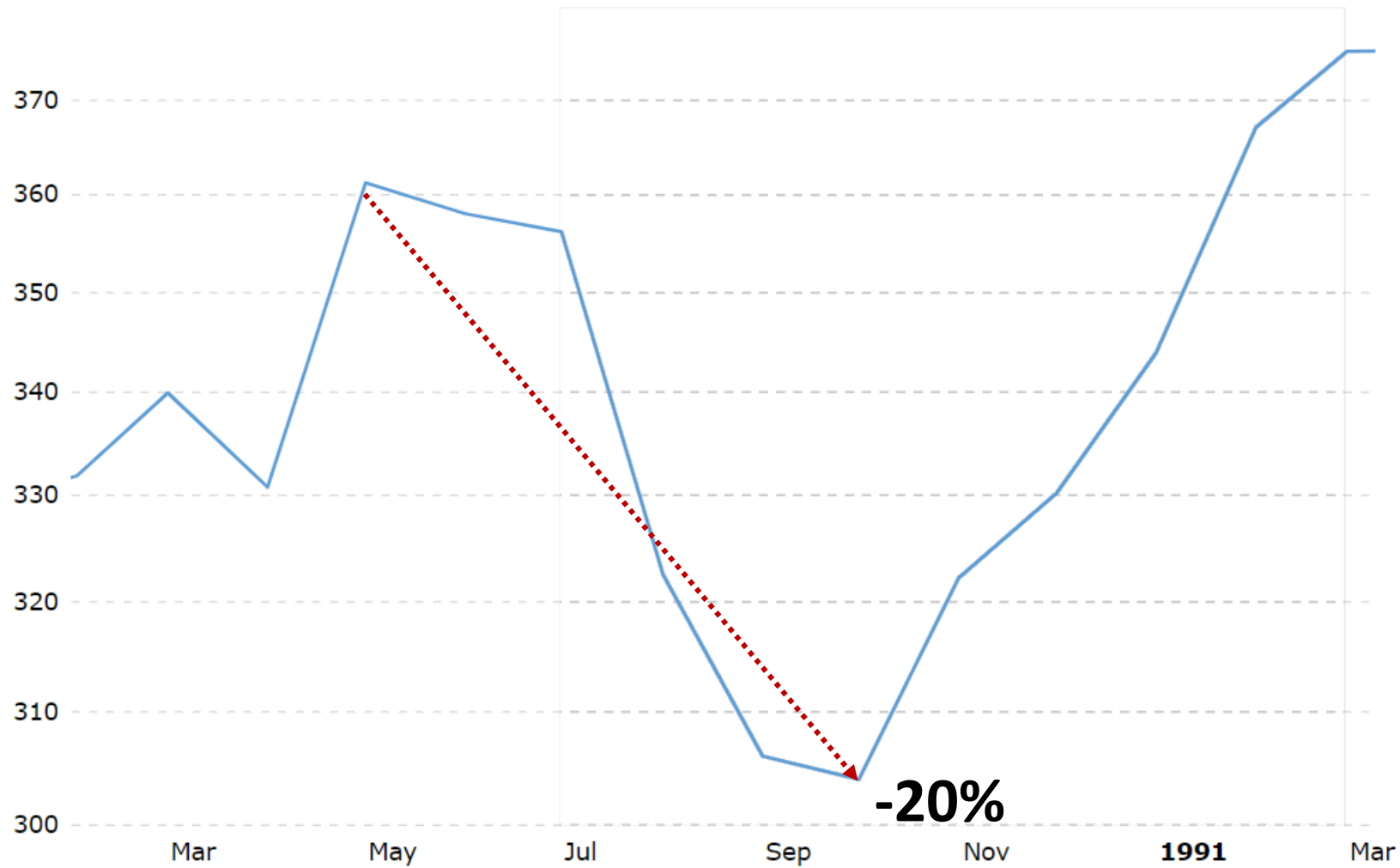
1980-1982: Oil Crisis & Inflation



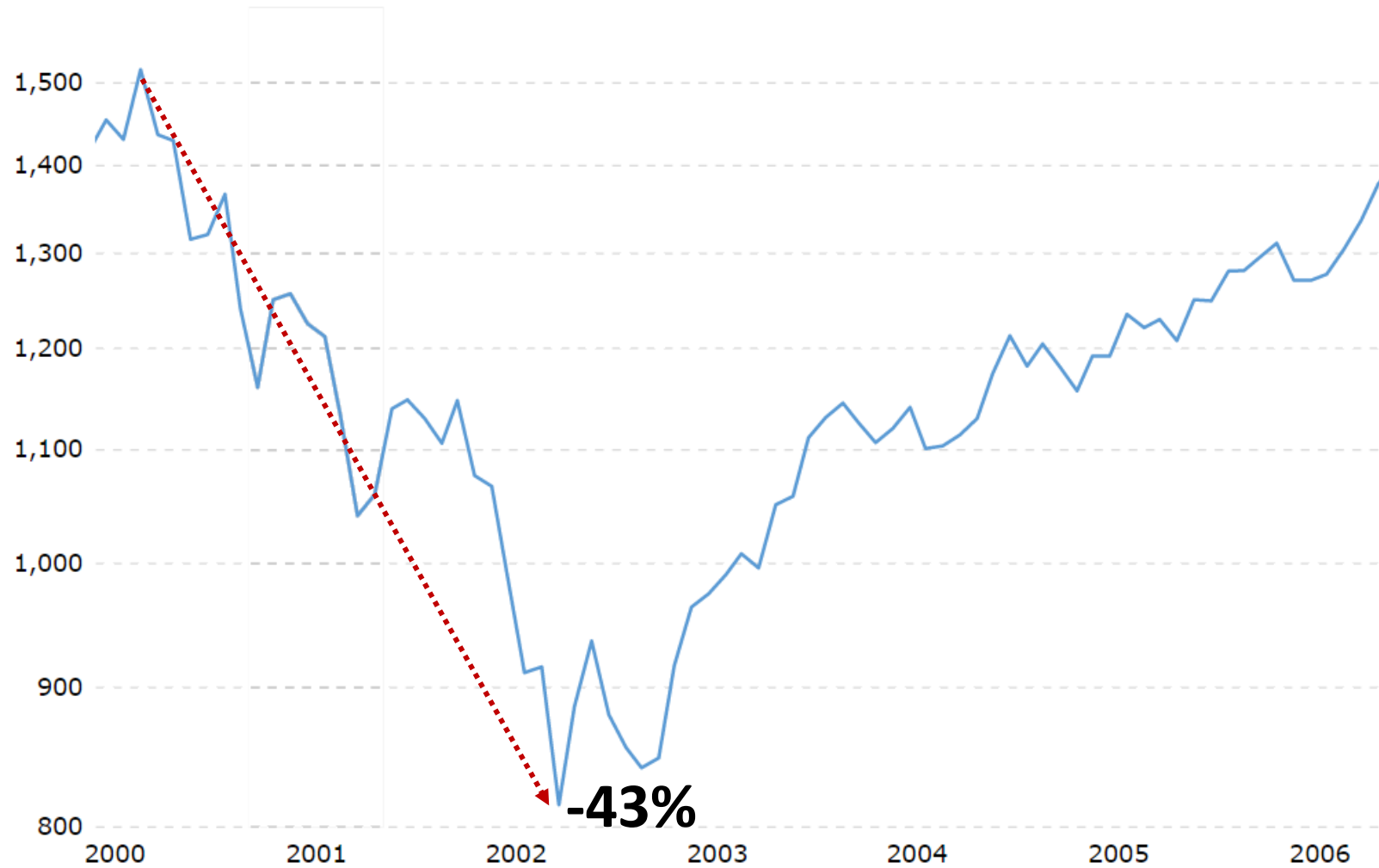
1987: Black Monday Crash



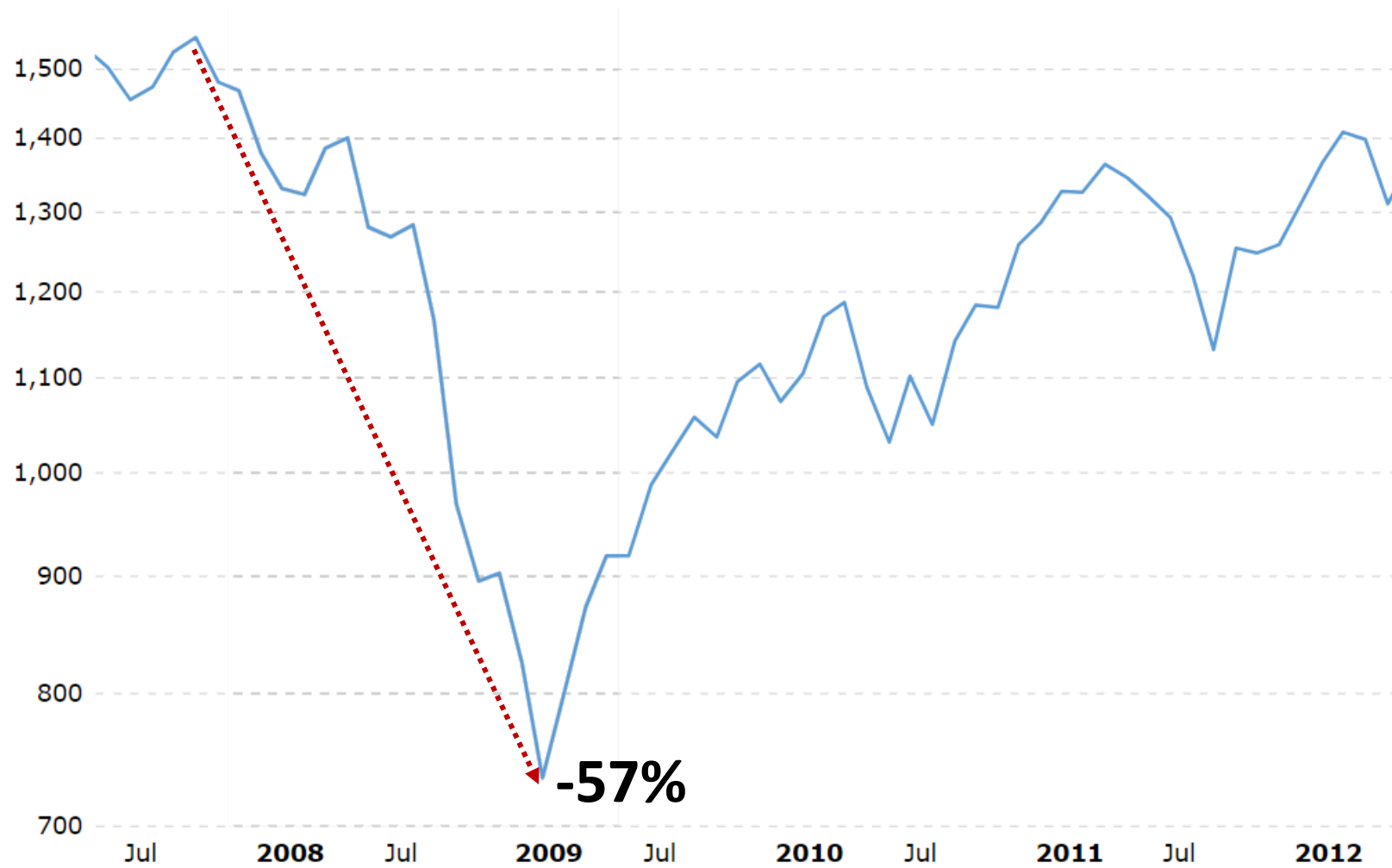
1990: Iraq War & US Recession



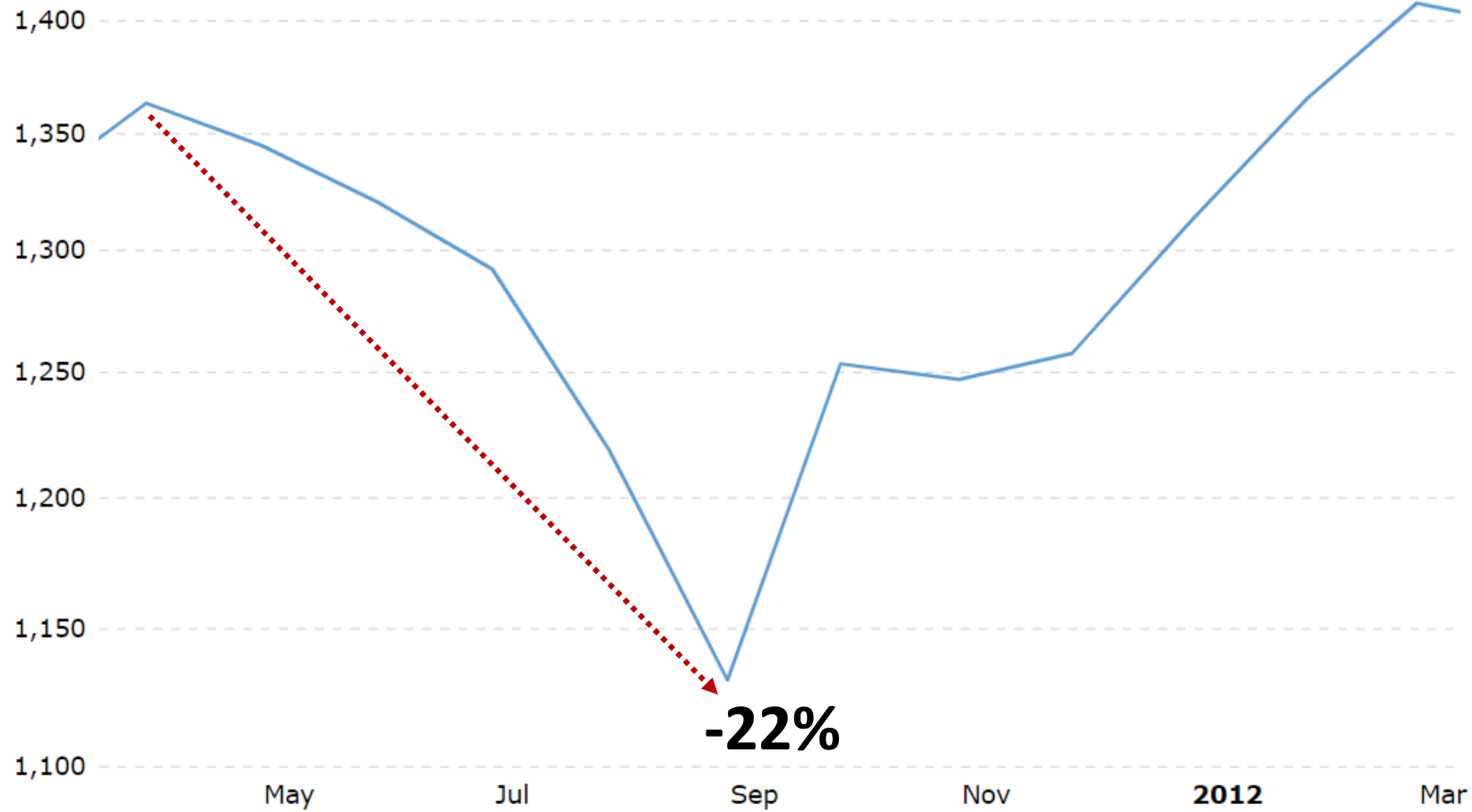
2000-2002: Dot Com Bubble, SARS, 9/11, Iraq War



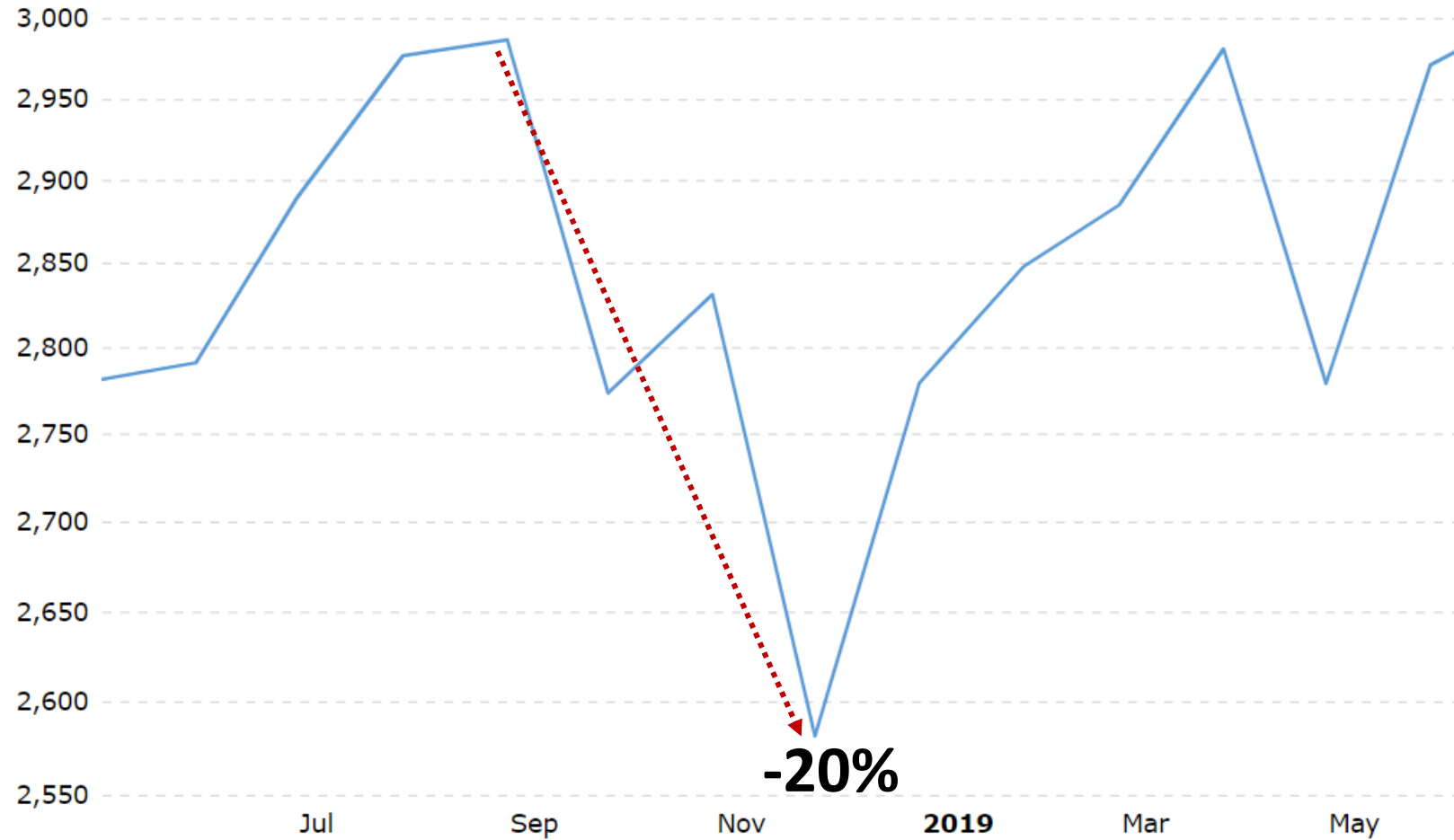
2007-2009: Global Financial Crisis



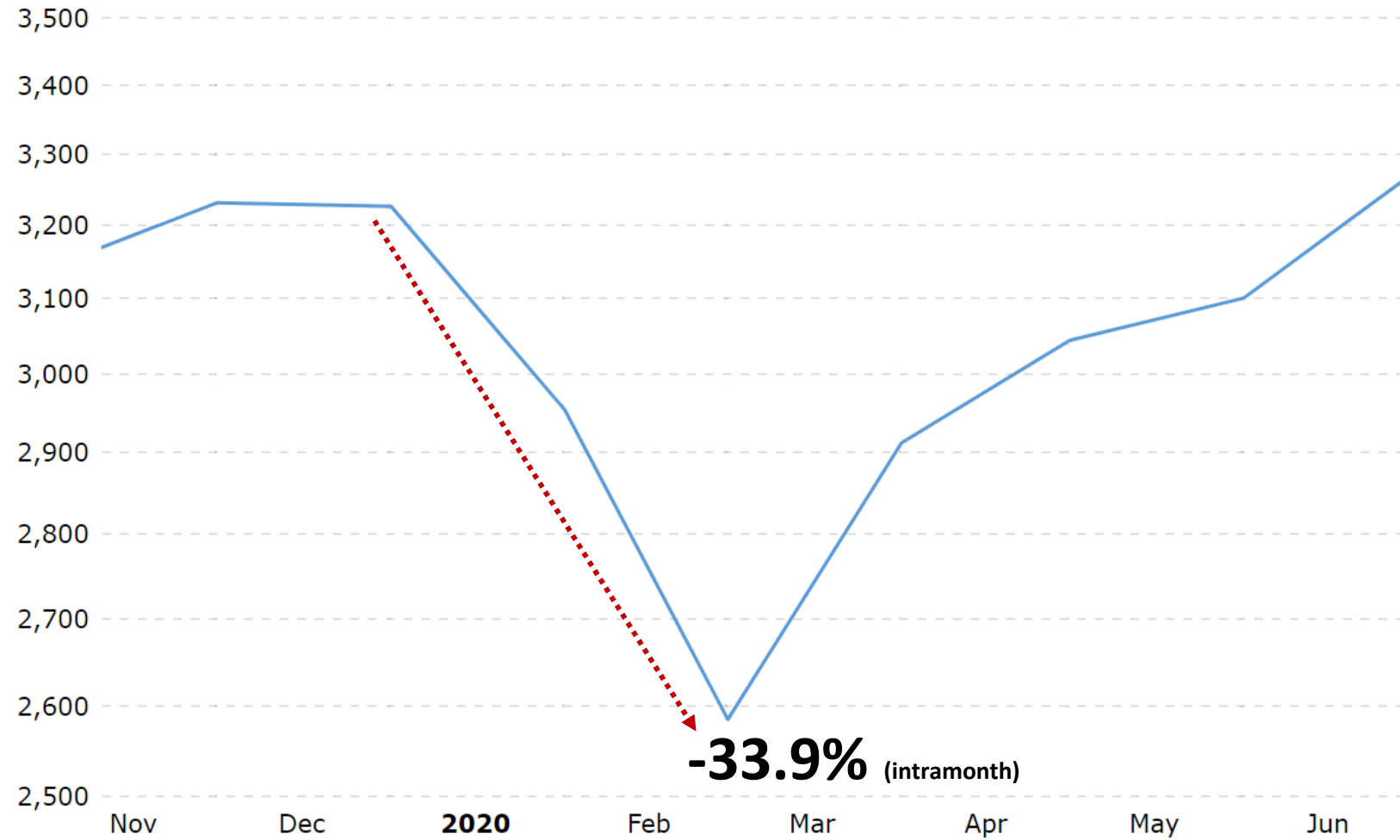
2011: Japanese Tsunami & US Debt Downgrade



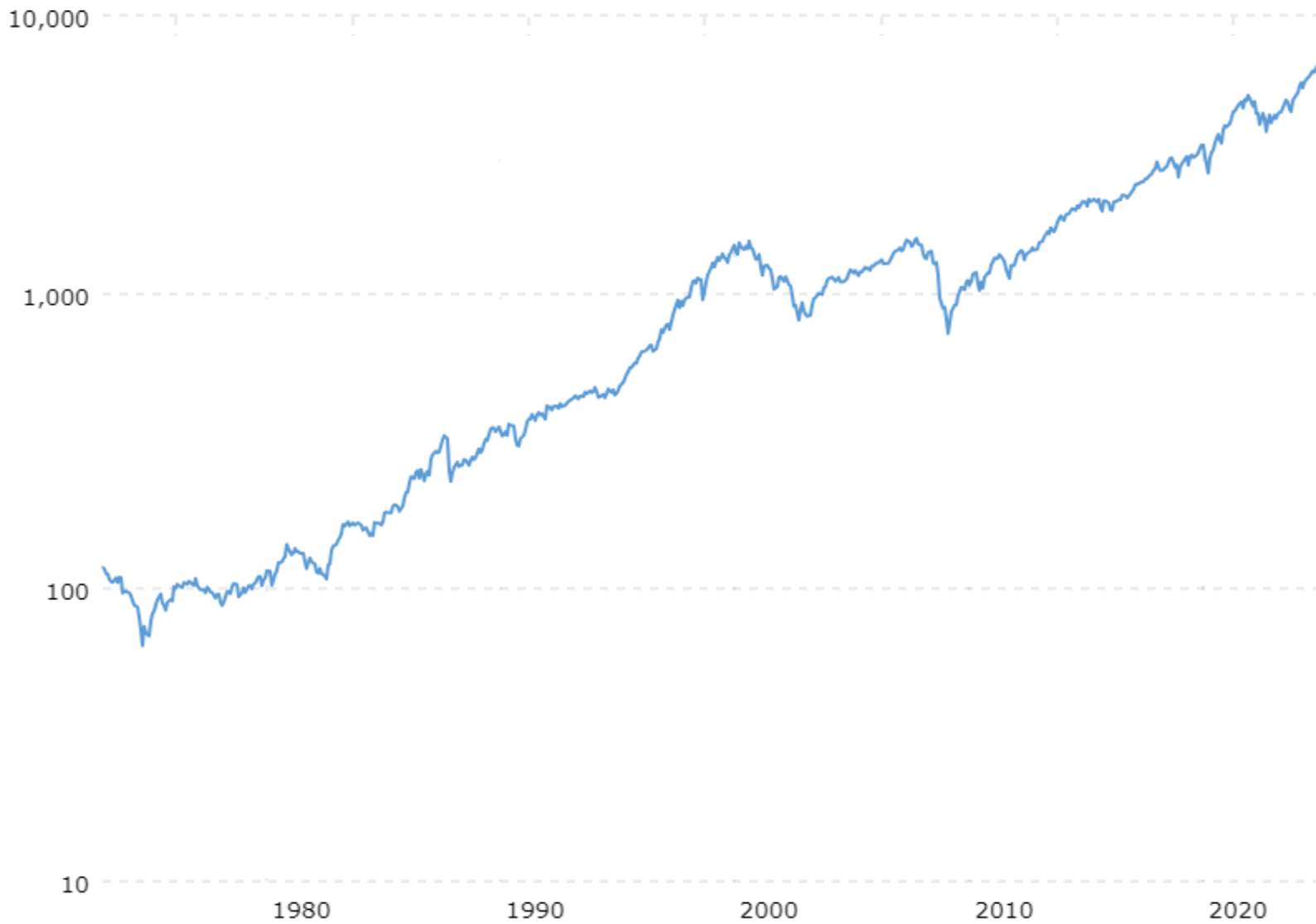
2018: Chinese Economic Concerns



2020: COVID-19



1973 to April 2025...



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Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results. Diversification does not eliminate the risk of market loss.

There is no guarantee investment strategies will be successful. Investing involves risks including possible loss of principal. There is always the risk that an investor may lose money. A long-term investment approach cannot guarantee a profit.

Data in USD. Source: S&P 500 Index. Charts show movements on a monthly basis. Falls as a percentage are peak to trough falls.

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