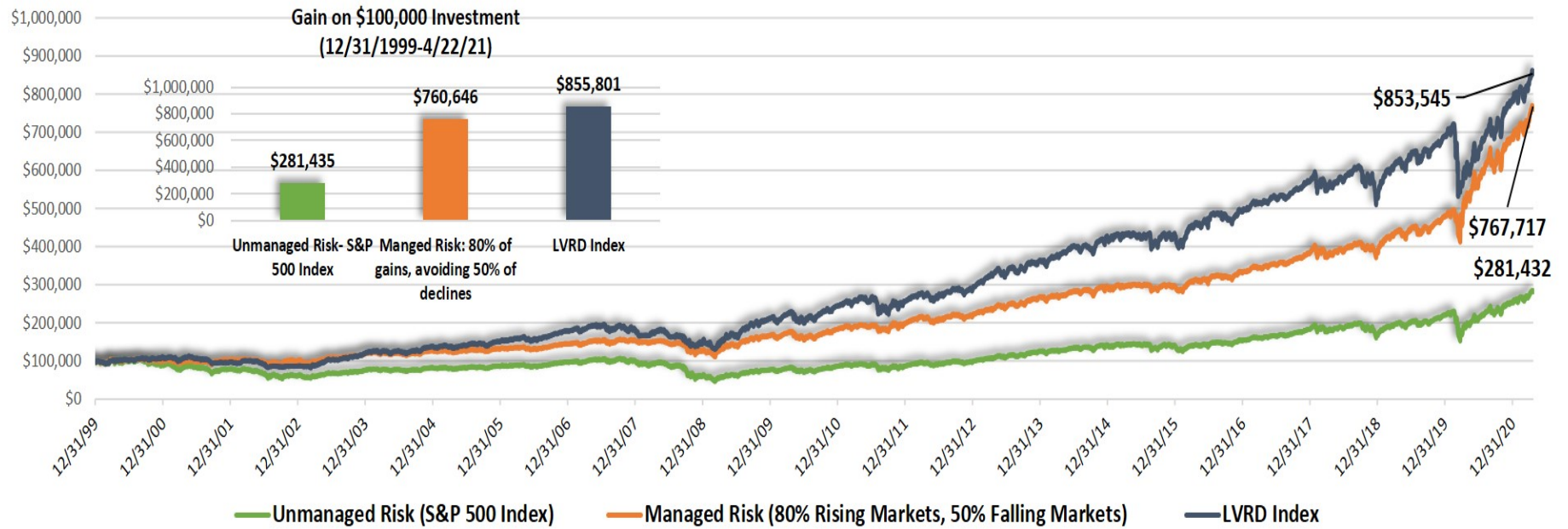




**Unmanaged Risk (S&P 500 Index) versus Managed Risk (participating in 80% of the gains in Rising Markets and avoiding 50% of decline in Falling Markets) versus the risk managed LVRD Index (12/31/1999-4/22/21)**



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