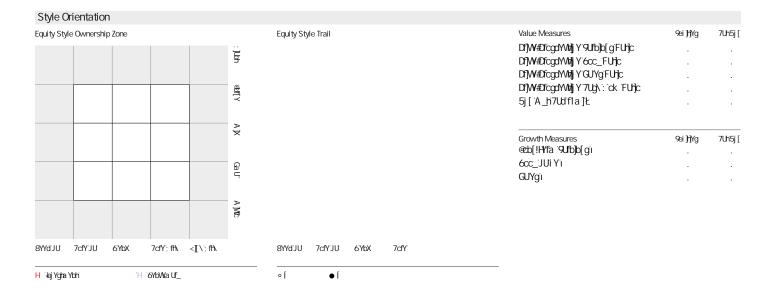
Investment Strategy Zca i bxYfnip[] bj Ygha YbrigidfogdWidig

Morningstar Sustainability

H\Y`]gi Ygʻa YbhgʻY_gWdjʻU UddfWJUjcb" ```I bXYf`bcfa U VJWa gʻubWgʻh.]gʻZ bX`]gʻ YgʻrgʻUnʻYugʻn , \$i cz]·gu UgyʻIgʻ]o UWa VJbUjcb czXYfj Uj` YgʻrgʻUnʻYugʻn Yi dcgi fY`ic 'h.Y`BUgʻXu! %\$\$` ŧbXYI `ubX#cf h.Y`BUgʻXu! %\$\$` Hdu FYhi fo ŧbXYI `ubX VcbXgʻ D@ 52'h.Y`]gi Ygʻrg YbhUgʻ]gʻyf czh.Y`Zi bXža ubu[Ygʻh.Y`IEEEI` dcfi]cb czh.Y`Zi bX`k \]Y` : 8Gʻa ubu[Ygʻh.Y`VcbX'dcfi]cb czh.Y`Zi bX`Ugʻgi V!Ugʻ]gʻyf'ic h.Uhdcfi]cb czh.Y`Zi bX'

Morningstar Category: Large Growth



Morningstar Rating™ ÆÆÆNYA cfb]o[gUFFU]jo[¦ Žcf I bXgicf "gUFfU]jo["Ž]g WWUHX Zcf]oj Ygha Ybhg I bXg1bX gYdUUY 'UWi bhgk] h UhYUghUhkfYY!mUF\]ghcfifi'9 WUb[Y!HUXYXI bXg1bX cdYb!YbXYXa i hi U I bXgUY Vitbg]XYfYXUg]o[Y dcdi 'U]cb ZcfWa dUU] Y di fdcgYg" #i]gWW/UYXUgYX cb'U A cfb]o[gUFF]g.!5Xi gYXFYi fb'a YUji fY'hUhUWit bhg Zcf j U]U]cb]o'Ua UbU[YXdfcXi Witja cbh\mil Wgg

Total Return table/Edityg/bdg/k/YfU]b[dYfZcfa UbW cZhY]g Ygha YdržUWcg/b WbWa UF_UbXhV A cfb]b[dYUF 7Uh/[cfmZcfhY/h]a Y dYf[cXgg\ck b'//E Weighted Price/Ag WW/UhX Vnk Y][\h]b['h,Y df]W cZYUW VcbX Vm]]gfYUh] Y ghY]b hX dcffzc]c"H\gbi a WffY] YUg [Z hY Z bX Z] cfg VcbXggY]b['Undf]WgUVcj Y cf Vrck 'ZJW j Ui Y fdfYa] a cf XgWi bhg/Wf]]YgžfYgdWMj Ynh"5 \][\Yf bi a Wf]bX]WhYgUV]Ugirck UX dfYa] a g'

Risk Evaluation ChartAEficj JXrgU[ftdt]WcZhY1hfYYmUf gtubXLFXXj]UjcbcZI bXfYhiftgVka dUYXhc]rgVHbWa U_ ubXA cfb[gtu77UY[cfrhGtbXUXXyj]Ujcb]gUgtUjcjfW a Yuj fYa YchcZXgdYfglcbUkci hUbU YfU[Yzk \JWZZcfU a i hi U Z bXzYdJMg\ck k JYmthYfYhifbgj UJfXcj YfU WftUJodYfcXcZija Y"±j Ygtcfgi gYhY gtubXUXXyj JUjcbcZ \]gtcfJW dYf2cfa UbW hc1mtrc dfYXJMthYftb[Y cZfYhifbg h\LhUYa cgh]Ym2cfU[] YbZ bX"K \YbUZ bX\LgU\][\ gtubXUXXyj]UjcbzhY dfYXMtXftb[Y cZdYf2cfa UbW]g k JYf2ja dmb[[ftVHfj c'U]]mfA cfbb[gtuFWa di Hg gtubXUXXyj]Ujcb5i gb['hYftU]]b['a cbh\mtpUbXUX Xy]JUjcbgUYjhYbUbbi UJhX"

cZhY Z bX6j fYhi fbg" *R-squared*/#YZWMg1hY'dYfWbHU[Y'cZUZ bX6j'a cj Ya Ybhg h\LhUY'YI d'U]bYX Vma cj Ya Ybhg]o]hg\VbWa UF_]bXH ž g\ck]b['h\Y XY[fYY'cZWfffY'Lh]cb Whk YYb h\YZ bX\LbX'h\Y WbWa UF "

dcfiz:]c:XLW" Price/Prospective Sales Ratio4[gthYk Y][\hYXU YfL[YcZ hY'df]W#gUYgftJiog;cZthY'gtcWg]o'Udcfiz:]c"Df]W#gUYg YdfYg/btgthY'La ci bhLb]bj Ygtcf]gk]]o[['tc:dLhZfUXc"UF [YbYfLhYX Zica 'UdLf]W'UFWa dLonfijcdYfLibbg' Sharpe Ratio4[gUf]g_!UXt ghYX'a YLbj fY'Xtj YcdYX'M BcVY'@L fYLhY'K]]La 'G\UfdY"#jgWW'UHYX'M' gb[gtLbXUFXXtj]JLibb'LbX'I WggfYhi fb'tc XYhYfa]bY'fYk UX dYfi b]hcZflg_"'HY'\][\YfthY'G\UfdY'FLibzThY'WHYfthY Z bXgj\gtcf]W'fg_!UXt ghYX dYfZfa LbW'' Standard deviation4[gUf]uf]tf]W'a YLbj fY'cZthY'j c'Uf]Tm

Price/Prospective Earnings Ratio/EgithYUgytik Y][\HX U YfL[Y cZhY'dfogdWb] YYLfb]b[gn]YXgcZU'h,YXca Yg]W grcWg]bthYZ bXbjdcffz:]cUgcZhYXLHY cZhY'dcffz:]c"/45 grcWbjdfogdWb] YYLfb]b[gn]YX bWW/LHX VmX] Xb['h} Wa dLbrbjYgf]a LHX YLfb]b[gdYfg)LHYZcfh,YWffYbhZgWi mUFVmthYVta dLbrbjja cbh.!YbX'g)LHY'df]W UgcZh.Y

Xca Ydj\VyrcVyg]b1hY1 bXtjidcfh2:]c UgcZhYXUYcZhY dcfh2:]c"#i]gWW/UYXVhYi] [X]b[1hYVt/a dLbntijYdja UYX g\UY\cXYfgfYei]mdYfg\UY2FhYVt/a dLbntijYdja UYX g\UY\cXYfgfYei]mdYfg\UY2FhYVt/gCZhYdcfh2:]c XLY" Price/Prospective Cash Flow Ratio#YdfYdyfb1gYkY k Y[] \hYXU YfLY'cZhY df]W#MbJ!Zck fUjcgcZhY'dcfh2; [bUI bXtjidcfh2:]c"Df]W#MbJ!Zck fUjcgcZhY'dreWg [bUI bXtjidcfh2:]c"Df]W#MbJ!Zck fYdfYdyfb1gYYL ci bh bb]g Ydfef1gk]]b1 hc dLm2cfUXc'UF[YbYfLHYXZca U dUf]WUFVka dLbntijcdYfUjcbg"Df]W#MbJ.Zck 'g\ck ghY W]]mcZUY g]bYgth[YbYfLHYVbJ, 'bXUkbJUjU[U [YcZ 'jei X]mtbXccj' YbMt

> : cf dcfižc]cg \c'X|p[2] YX] bWa Y]bj Ygha YbhgiU:] YX #Wa Y GmY cd 'g WW/UYX"HYY Yff]W U [gg\ck gHY WYX]hei U]m/UgYX cb VIYX]hfU]b[gUbX'HY \cf]rcbHU U [g g\ck g]cHYfYdffUY ghog]j]m/Ug a YUg fYX Vh7Z/Wj Y Xi fU]cb"HYfYUY'HYYVVYX]hWHY[cf]yg! ''<[\Z ''A YX] a 'ZUbX''@k '/UbX'HYfYUY'HYY']cHYfYdffUY gybg]j]m/WhY[cf]yg! ''@a]YX'Z ''A cXYfUY 'ZUbX'''9 Hybg] Y''/ Yig 'l]b[]b'b]DY dcg]YV Wa VJbU]cbg'' 5g]b'HY'9ei]mCmY cd ZHY Wa VJbU]cb cZVIYX]hUbX]cHYfYdffUY'gHgJj]mCrf Udcfižc]c 'g fYdfYg/thYXVh1UXUF_YbYXgei UY']b'HYa Uf] '' A cfb]c[dtFi gYgVIYX]hUbX]cHY6X[GUHYX Bu]cbU'm

Morningstar Style Box™ ÆÆÆHYA cfb]c[gtLFGmY'6d ¦ 'fY]YUgUZ bXỹ]ojYgta YbhgftLY[mLgcZhY XLIY'bchYX cb't\gfYdcff' : cfYei]mZ bXgžhYj Yff]W/U]gg\ck gf\Y'a UE_Yh Wb]/U]/L]cb'cZhY'cb['gtcWgck bY/2LbX'hY\cf]rcbHU U]gg\ck gf\Y']ojYgta YbhgmY'fjUi Y2VYb%cf[fck h*5 XLE_YbYXW'']b't\Y'gmY Vcl 'a Uf]]bX|WHgihY'k Y[[\hYX U }ft[Y'gmY'cZhY'ccff2c']c"

\]ghcfm'UfY'bchifUhYX''

Morningstar Risk ÆÆÆ cfb]c[dfUFF]c_1'j Ui UYg'UI bX%jXck bg]XY'j c'Ui]1m fYUij Y te thUhcZchYfdfcXi Wg'jb]tgA cfb]c[dfU7UY[cfth #i]g'Ub'Ugy'gga YbhcZhY'j U]Ujcbg]b'a cdh1mfYhi fbgžk]h Ub Ya d\Ujjg'cb Xck bg]XY'j U]Ujcbg']b Wa dU[gcb'k]]h HY dfcXi Wg'jb]tgA cfb]c[dfUFWHY[cfth=YUWA cfb]c[dfU WhY[cfth=hY'%] cZdfcXi Wgk]h thY'ck Ygha YUj ffXfg_ UY XYgMMXXUjæk F]c_ftæk t2hY'bY1h&8'') i 6'ck 5j YfU[Yfl5][t2thYa]XY'') i 5j YfU[Yf15][t2thY'bY1h &&'') i 5'vj Y 5j YfU[Yf12 5j [t2tDX'hY'tag Ydf]cXg fthYYz[J] Y2UDX% mUfg''HX'gY'gYdUfUY'a YUj ffYgUY'hX'b k Y][\hYXUDXUJ YfU[YXtc dfcXi W'Ub'cj YfU''a YUj fYZffhX dfcXi WfD[cXi Wgk]h 'Y'gg]hUb thYY'mUfgcZdYfZfa UbW

cZdYfZcfa UbW`\]ghcfmUfY`bchifUfYX'Æ

Momingstar Return ÆÆÆNYA cfb]o[gtuFFYhifbifLYgUZ bXigYdYfZfa LbW fYUJ] YhcichYfa LbL[YXdfcXi Vlg]o]rgA cfb]o[gtuF 7UY[cffhi#i]gLbLlgYgga YbhicZUdfcXi Vlg]Y WggfYhifb cj YfUf]g_IZYY fLYffhiYfYhifbicZNY-\$IXUnHYLgi fm6]*L]b Wfa duf]gcbk]h hYdfcXi Vlg]o]rgA cfb]o[gtuFVlHY[cffhi#i] YWYA cfb]o[gtuFVlhY[cffbiHY]hdifsi cZdfcXi Vlg]YLbU <][\A cfb]o[gtuFFYhifbifk]] VzhYYbH k8&') - 5Vcj Y 5j YfL[YfZ 5j [HzhYa]XXY') - 5j YfL[YfBj [HzhYbH h &&') - 6Yck '5j YfL[YfB5][HzLbXhYVchtca %a 'œk fiek L'A cfb]o[gtuFFYhifbiga YLgi fXZzfi dirchhfYYfa Y dYflcXgffhfYzZ] YzLbX%s'mUgg'HXYgY'dUFUY'a YLgi fYg UfYihXbk Y][NYLDXJ YfL[YfB5][KztodfcXi WfLcj YfU' a YLgi YfZzfi LbWY btroff BY/codf WfLcffi HoY''f0'

Udd')/W/YŁA cfb]b[gfufFUf]b[a Yhf]/vg

dYfZefa LBWZdUMb[a cfYYa d\Ltg]gcbXck bk UXj U[U]cbg LbXfYk UX]b[Wzbg]gYbhdYfZefa LbWYHYA cfb]b[gUF FU]b[XcYgbch]bW XY LbnLXt gta YbhZefgUYg cLXg"HX hcd%si cZdfcXi Vtg]b YUW dfcXi VtkWhY[cfmfYW] Y) gUfgź hXYbYI h&&') i fYW] Y'(gUfgźthYbYI h') i fYW] Y'' gUfgź hXYbYI h&&') i fYW] Y'(gUfgźthX'bYI h') i fYW] Y'' gUfgź hXYbYI h&&') i fYW] Y''(gUfgźthX'bYI h') i fYW] Y'' %gUf"HXYCj YfU''A cfb]b[gUFFU]b[ZefUa LbU[YXdfcXi Vtki]gXYf] YXZca 'UK Y][VhX'LJ YfU[Y cZhX'dYfZfa LbW Z[i fYgUgcV]LHX'k]h.]gJhfYYIZJ] YIZLbX%shmUffZ

> cZa cf/ NLD* hVLg' BcH. ±hYfydfUY gYbg]j]m2cfbcdl ''G'Xca MYX dcfh2;]cgfN W Xb[h.cgY]o:A cfb]c[duFVddj Yff]VY WlY[cf]yg:a UhW/Ug][bYXi gb['U YfL[Y'a cX]2/XXi fU]cb k \Yb:U YfL[Y YZW]] YXi fU]cb [gbchi] U[WY'' : cfdcfh2;]cg;A cfb]c[duFWLgj]2/YgUg1 ''G'HU WY';] YXi

> FYW2[b]nYX'GhuhahW2'FUhb['Cf[Ub]nLhaba;fBFGFCat/Vnth.Y GYW/fl/Yg'UbX'9 WUb[Y'7ca a]cpjcb'fG97E]b'hY'I b]hYX Ghuhyg": cfU"]ghcZU":BFGFCgždYUgY'j]g]bAshhdg## k k k "gYW[cj #cVf#cVf2WffYbhbfgfcg1\ha ""5XX]h]cbU`nž A cfb]b[gfUfik]``i gYVfYX]hfUf]b[gi2fca '7F5gik\]W(\U)Y WYb'fWtd[b]nYX VmZcfY[[b'fY]i `Uhcfm]bdh]hi h]cbg'h\UhUfY XYYa YX'h\Y'Yei]j UYbhcZh\Y'BFGFC'XYq][bUhcb"Hc XYHYfa]bY'h\Y'fUf]b[''Udd']WWY'hc'U\c'X]b[''UbX'h\Y gi VgYei Ybh\c`X]b[k Y][\hYX'j Ui Y'cZUdcfh2c`]c'hk c a Yh\cXga UniV/Ya d`cniYX":]fgh]g'UVida a cb`a Yh\cXc`c[m LobdfcUW/k \YfY'ZUWoyYY johgigi W/h\Lhitk c 7F5g\LjY fuhyXiU\c`X[b[zih,Y`ck Yffuhb[cZh,Y'hk ciq\ci `X'W'udd]}X/ [Zh,fYY'cf'a cfY'7F5g'\U Y'fUhYX'U\c'X]b[žh,Y'a YX]Lb'fUf]b[g\ci`X'W'Udd]YX/UbX']b'WgYg'k \YfY'h\YfY'UfY'a cfY'h\Ub hk c`fuhjo[g'ubX'Ua YX]ub'fuhjo['Wubbch'VY'XYhYfa]oYXzh\Y `ck Yf`cZh\Y`hk c`a]XXY`fUhjb[gig\ci `X`W`Udd']YX" 5'hyfbuhi YnžiZh\YfY'jga cfY'h\Ub'cbY'fUhb['U U)UVY'Ub U YFU Y WD W WWW WX Zrca U "UbX Udd" YX" DYUby Bchy. A cfb]b[ghufž aW/]g bchUb BFGFC bcf XcYg]h qWVfhm\YX`]b'Udcfh2c`]c'Wb'WUb[Y'cjYfhaY" A cfb]b[dfuf i dYg h\Y VIVX]hfuf]b[]bZcfa Uf]cb hc W/W/UY U k Y [\hyx! u Yfu Y Vfyx]hei U hrrj Ui Y Zcf h\Y dcfhZ`]c" H\]q j Ui Y`]gʻVLgYX`cb`mi dcb`h\cgY`\c`X]b[gʻk \]WrUfY`Wdbg]XYfYX hc:W:WLgg]ZJYX:Ug:"ZJ YX:]oWda Y"2"gi W:U[cj Yfba Ybhž WtfdcfUYzcfgYWfhhYX'apj Yd"Ch\YfhnaYgcZ\c'Xlb[gigi W UgʻYei);)YgʻUbX'a Ubržihkci [\'bchU`žhndYgʻcZXYf)j Uhji YgʻUfY YI WIXXX"H\Y'K Y][\hYX!U] YfU[Y'VfYX]hei U]hmj Ui Y']g fYdfYgYbhYX VmUfUfjb[gna Vc`k \]W VtffYgdcbXg hc h\Y `cb[!!Yfa `fUfjb[`gna Vc` gWYa Ug'Ya d'cmYX'Vma cgh7F5g' BchYihUhih.]gj Ui Y]gbchYl d']Mhmdi V]g\YXVi h]bchYUK qYfj YgʻUgʻUbʻlbdi hilpiti\Y'GhniY'6cl WWWUfjcb"H\lgʻqna Vc``lg hybi gyxhcia UdihciUGmiYi6cl Vflyx]hei U]miWhY[cfmcZ Î`ck ∄ Îa YX**j**i a ∄ cfî \][\ï''': i bXg'k **]**\ U‴ck ‴VbYX**]**hei U]**n**m Why[cfmUfYih.cqYik \cqYik Y][\hyx!U] YfU[Y Vfyx]hei U]mi]q XYHYfa]bYX'hc 'W'Yei]] UYbhhc 'h\Y'Wda a cb'mi gYX'<][\ 'N]I'X WLtpj][Whjcbža YLb]b[UfUjb[Wck "666"zdcfh7c"]cg Ltgg][bYX'hc'h\Y''\][\"'VfYX]hWhY[cfm\UjYY]h\YfU'555"cf 755Ž "U Yfu Y WYXhei U hrrj Ui Yžk \]Y "a YXi a "UfY h.cqY k]h, Ub U YfU Y fUhb[cZÎ55!Î]bWi qi Yhc "666!" #i]q YI dYWWX UbX "bhybXYX th Uhith Y a U'cf [hmcZdcfhzc] cgik] " W Ugg][bYX'UVfYX]hWhY[cfmcZ'a YX]ia " : cf Upp][ba Ybhhc Ub]bhYfYchifUhY gYbq]hj]m/WhY[cfrž A cfb]b[dfu]^ci dYgfh,Y'LJ YfU[Y'YZYMJ Y'Xi fLfhcb'cZh,Y dcfhzc')c": fca 'h)gj Ui Y'h YfY UfY h fYY XlphbVla a Yh\cXc`c[]YgYa d`cmYX hc XYhYfa]bY Upp][ba Ybhhc WhY[cfmbcfhzc]ck \]W UfY Ugg][bYX hc A cfb]b[gfuf a i b]//dU!VcbXWhY[cf]Yg'Ya d'cmghUh]WWfYU_dc]bhg Whk YYb'WhY[cf]Yg''H\YgY'VfYU_dc]bhg'UfY. "@a]hYX"Yei U hc (') 'n Yufg cf Yapž "A cXYfUY" Yei U hc (') 'n Yufg hc Yap h\ub+m\ufg/ubX"9 h\ubi+m\ufg':cf dcfhzc]cgUqg][bYXhcAcfb]b[gfUFWhY[cf]Ygch\YFh\Ub1"G" HU U/Yž]bWi X]b['U` Xca]/JYX ci hg]X/ h\Y1 b]hYX GhLYgž dhuhiWXi fuhicb VfYU_dc]bhg'UfY'Uqc'i dYX "@a]hYX"Yei Uq Ygghlub cf Yei U hc ' ') muliqž "A cXYfuhy" Yei Ug [fYuhyf h\ub" ") m\ufg\Vi h`Ygg'h\ub cf Yei U'hc * m\ufgž\ubX "9 Mogij Y""]g'Ugg][bYX hc dcfh2c']cg k]h YZ2Mhj Y Xi fUhjcbg

±Wta Yž]chYfYghlfUHY`gYbg]hj]]miWhY[cfriUgg][ba Ybh]g

Disclosure

ÆÆÆDcfh2c`]c`gfuhjgfjWgfaUmXjZVffZfca 'h\Y'Ubbi U`fYdcfh'

H\Y\caY`cZ{W`ZfDW}/W\$Y`\$gifbW'7cadbmg`cWHX]p`CaU\LEBY/Ly_LEfJ\$\$£', \$\$!+*, % H\Y\caY`cZ{W`ZfDW}/W\$Y'`5bbi]m7cadbmg`cWHX]pD\cYb] 25f]rcbLEfJ,, {} -: *"

k k k "DUM**2/Ma924"W**da Æ

No bank guarantee	Not a deposit	May lose value	Not FDIC/NCUA insured		Not insured by federal government agency		
A ?H !6F?!(%B ¥ 888) `A cfb)c[głutī: ŁWEA cfb)c[głutī: 'Łġ Ygha YbhDfc]Ygł ^a " %8!*- *!*\$\$\$5"5" 'f][\ugʻrYghj YX" H.Y.]bZfa Ujbb WebłUbYX \YfY]b 'f%Ljgdfcdf]rfumtic A cfb]c[głuF Lb%eF] by WebrYbhdfcj [XYfg/f&La Untoch YY Wel]X cF Xjgh]M HX/ LbX fl.L]g1bchk UffLbHX hc \Yr UWWUV2 Wa dYh2 cF ija YnhBY]h.Yf A cfb]c[głuF bcf] by WebrYbhdfcj [XYfg/f&La Untoch YY Wel]X cF Xjgh]M HX/ LbX fl.L]g1bchk UffLbHX hc \Yr UWWUV2 Wa dYh2 cF ija YnhBY]h.Yf A cfb]c[głuF bcf] by WebrYbhdfcj [XYfg/f&La Untoch YY Wel]X cF Xjgh]M HX/ LbX fl.L]g1bchk UffLbHX hc \Yr UWWUV2 Wa dYh2 cF ija YnhBY]h.Yf CZI hifY dyfZefa UWY".J]ghci F]jg Ygha Ybhk We]M Uhk k k"a cfb]c[głuTWfa"				ß	۲	DŲ YÆÆÆ	