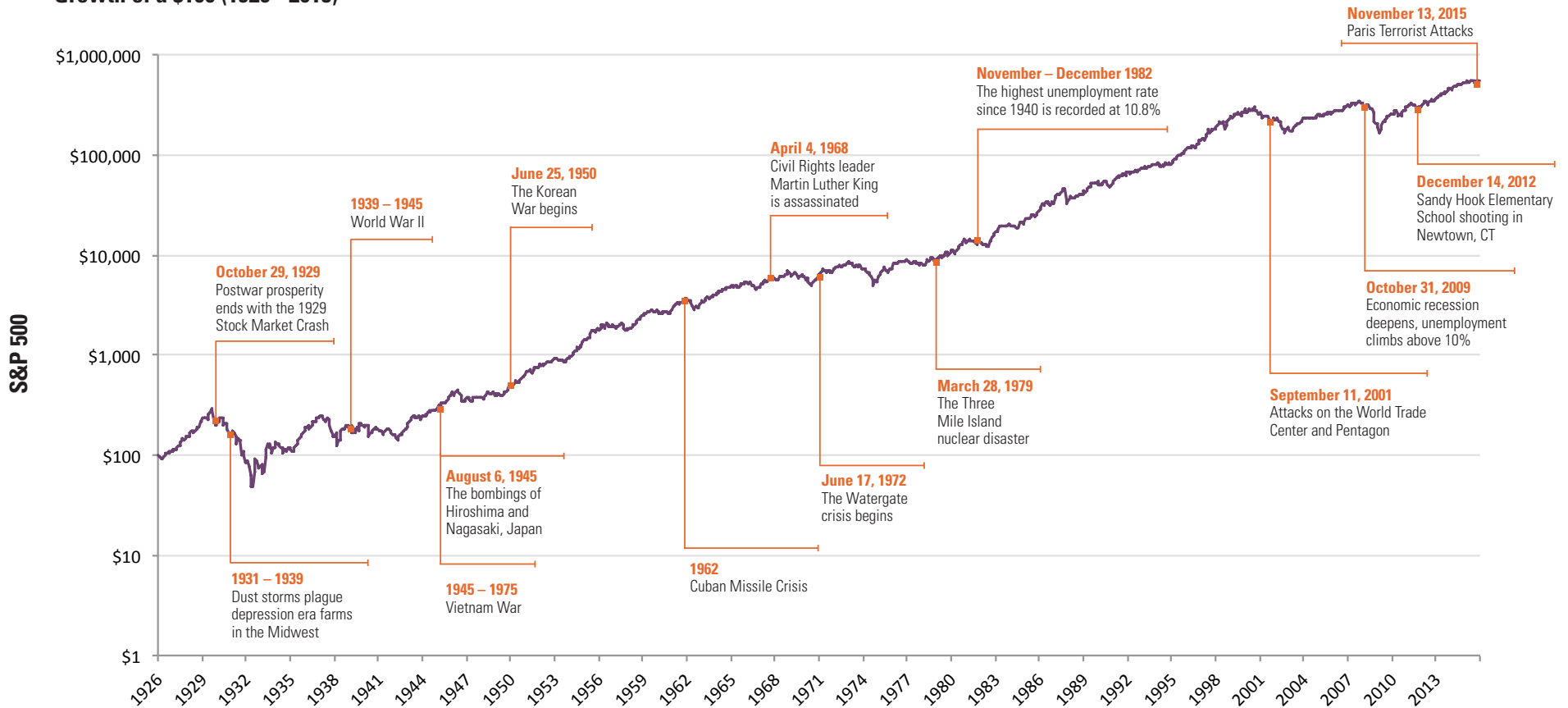


DON'T PANIC

It's difficult to maintain a positive outlook when the media inundates us with stories of economic doom and gloom every day. **Before you begin reminiscing about how good things used to be, however, let's take a look back.** Times haven't always been easy.

Growth of a \$100 (1926 - 2015)



Despite the trials and tribulations of the past century, we live in a progressively cleaner, healthier, more peaceful world. And the market has rewarded us for our patience. **In the last 30 years, notwithstanding three stock market crashes and as many recessions, the S&P 500 had a total return of over 2,200 percent.*** So hang in there and, should you find your confidence wavering, remember that we're in this for the long run. We've come this far, haven't we?

Source: www.britannica.com

* Zephyr StyleAdvisor.

For information on the limitations of index performance, please see disclosure in back.

Disclosure

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Standard & Poor's 500 Index represents the 500 leading U.S. companies, approximately 80% of the total U.S. market capitalization.

Past performance is no guarantee of future results. Investors cannot invest directly in an index. Indexes have no fees. Historical performance results for investment indexes do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the occurrence of which would have the effect of decreasing historical performance results. Actual performance for client accounts will differ from index performance.