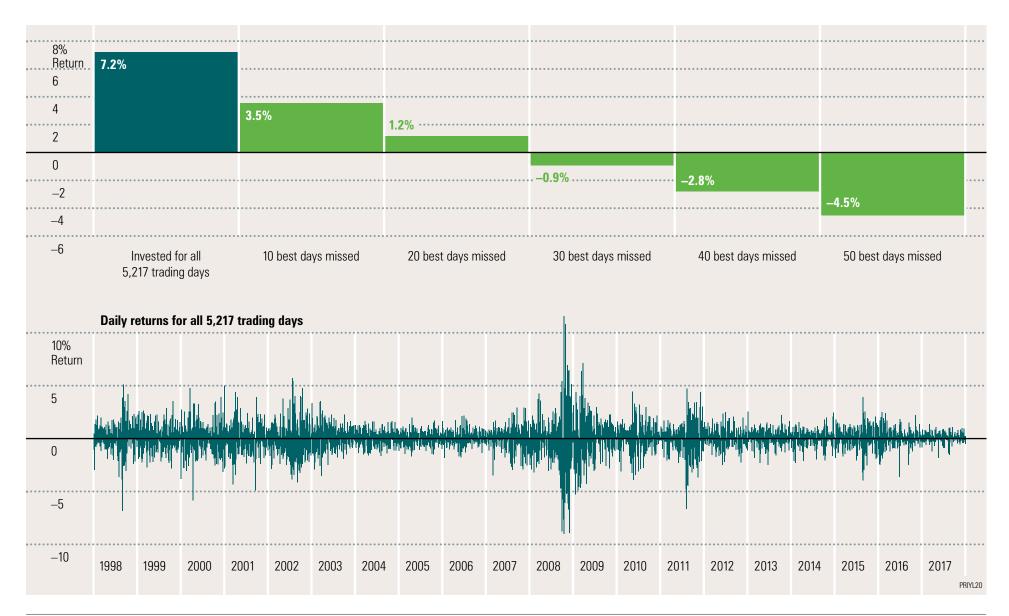
## The Cost of Market Timing

Risk of missing the best days in the market 1997–2017



Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. ©2018 Morningstar, Inc. All Rights Reserved.

