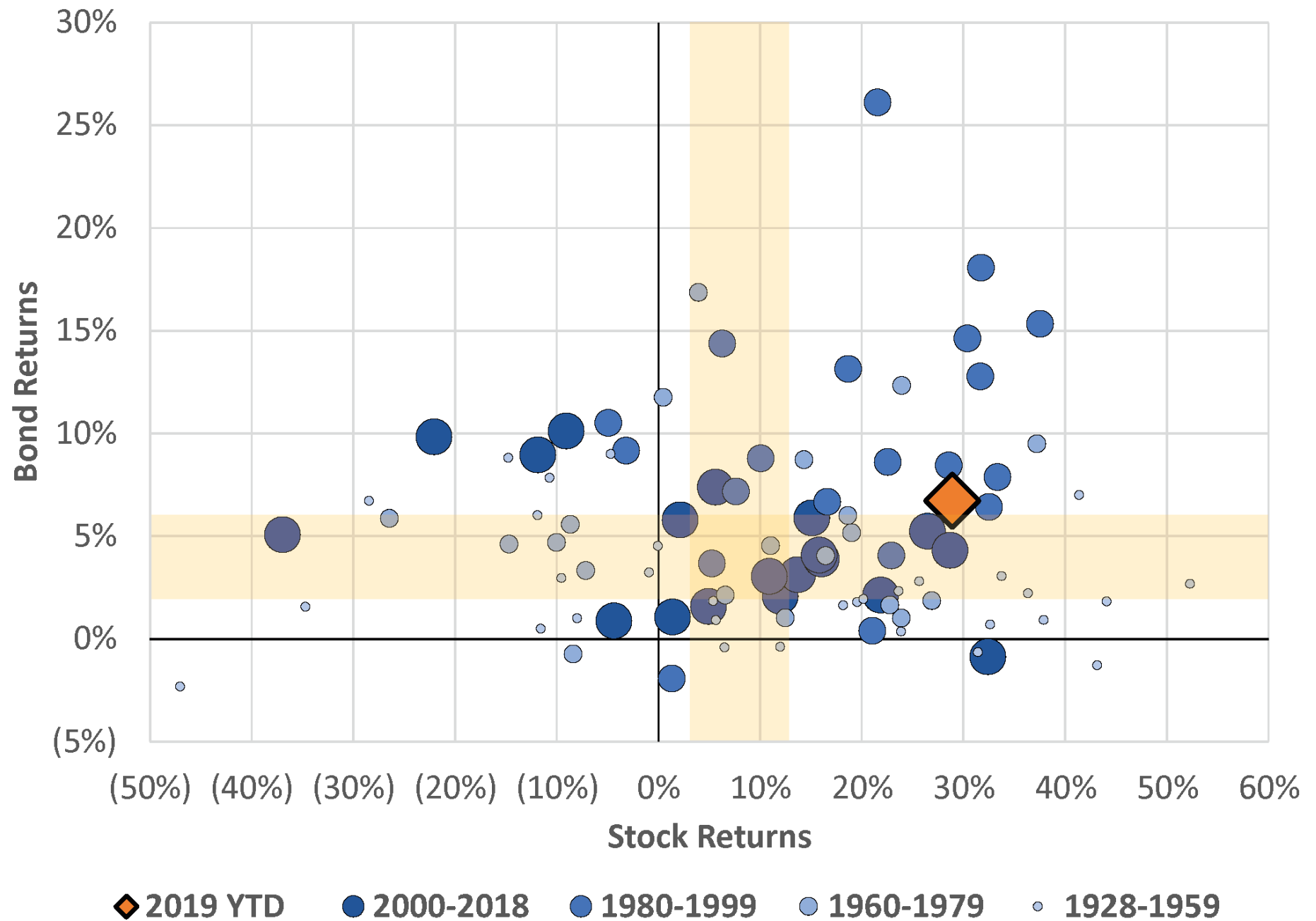


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2019: Typically Atypical



Data Notes: Sources: Bloomberg & Morningstar. Stock returns are the S&P 500 Total Return Index from 1928 to 2019. Bond returns are the Ibbotson Associates US Intermediate Term Government Total Return Index from 1928 to 1973 and the Bloomberg Barclays Intermediate US Govt/Credit Total Return Index from 1974 to 2019.