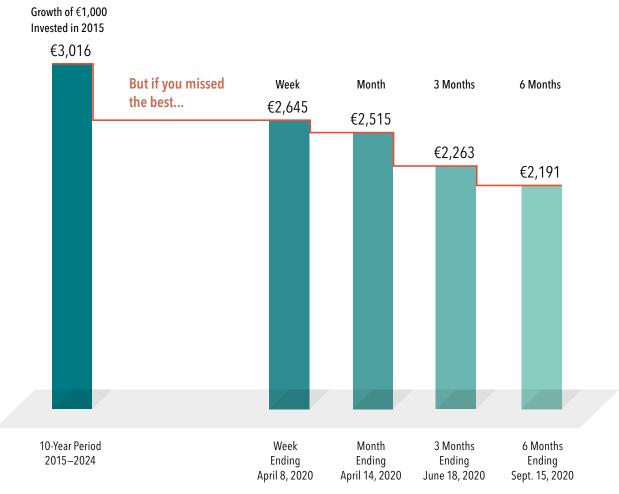


The Cost of Trying to Time the Market

MISSING THE BEST CONSECUTIVE DAYS

MSCI World Index Total Return, 2015-2024



The impact of being out of the market for a short time can be profound, as shown by this hypothetical investment in the MSCI World Index, a broad stock market benchmark.

- A hypothetical €1,000 investment made in 2015 turns into €3,016 for the 10-year period ending December 31, 2024.
- Miss the MSCI World's best week, and the value shrinks to €2,645. Miss the best three months, and the total return falls to €2,263.
- There's no proven way to time the market targeting the best days or moving to the sidelines to avoid the worst.

Staying invested and focused on the long term helps to ensure that you're in position to capture what the market has to offer.

In EUR. For illustrative purposes. Best performance dates represent end of period (March 30, 2020, for best week; April 14, 2020, for best month; June 18, 2020, for best three months; and September 15, 2020, for best six months). The missed best consecutive days examples assume that the hypothetical portfolio fully divested its holdings at the end of the day before the missed best consecutive days, held cash for the missed best consecutive days, and reinvested the entire portfolio in the MSCI World Index (net div., EUR) at the end of the missed best consecutive days. Data presented in the growth of €1,000 exhibit is hypothetical and assumes reinvestment of income and no transaction costs or taxes. The data is for illustrative purposes only and is not indicative of any investment. MSCI data © MSCI 2025, all rights reserved.

Indices are not available for direct investment; therefore, their performance does not reflect the expenses associated with the management of an actual portfolio.

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