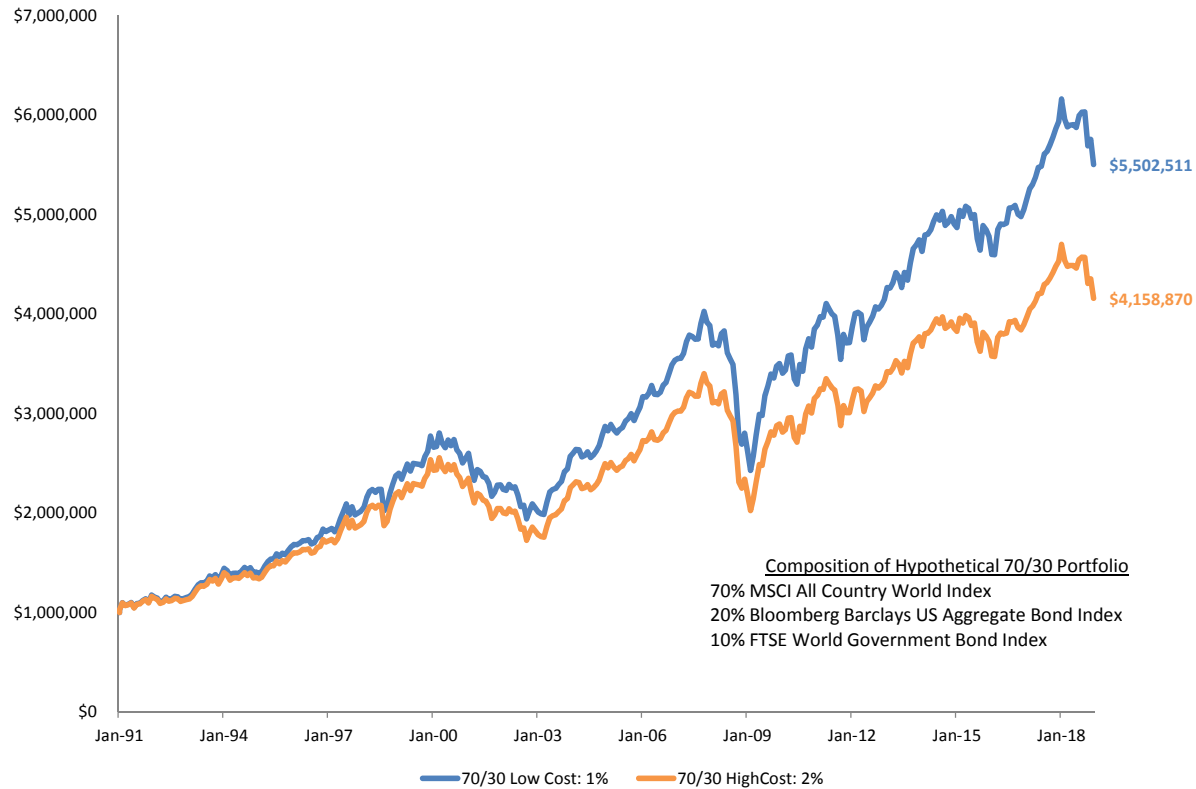


**IMPACT OF INVESTMENT EXPENSES<sup>1</sup>**

**Growth of Hypothetical 70/30 Portfolio Under 1% and 2% Cost Factors  
January 1991 through December 2018**



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