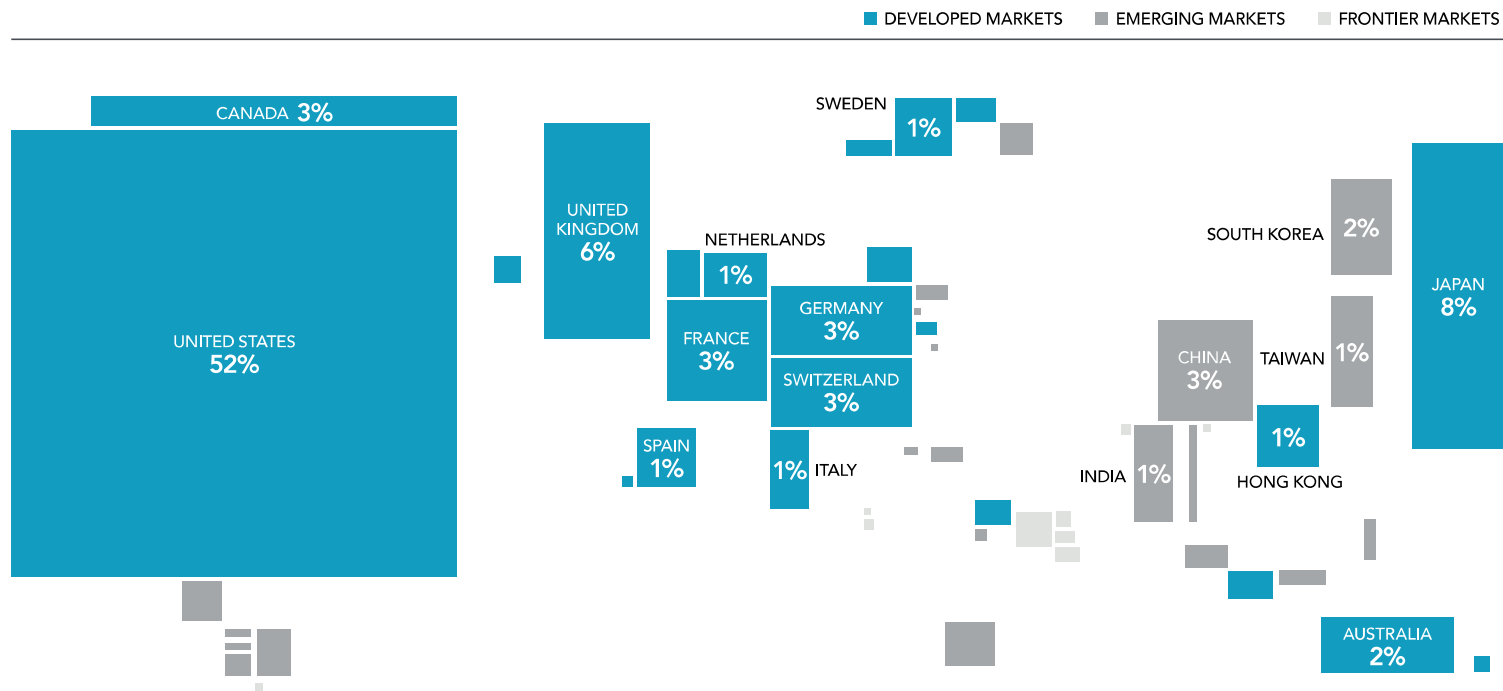




Diversification Helps You Capture What Global Markets Offer

Percent of world market capitalization as of December 31, 2015



- 44 countries
- Approximately 12,000 publicly traded stocks

The global equity market is large and represents a world of investment opportunity.