







*Information throughout this letter is obtained from sources which we believe to be reliable, but we do not warrant or guarantee the timeliness or accuracy of this information. Nothing on this publication should be interpreted to state or imply that past results are an indication of future performance. Neither we nor our information providers shall be liable for any errors or inaccuracies, regardless of cause, or the lack of timeliness of, or for any delay or interruption in the transmission thereof to the user. There are no warranties, expressed or implied, as to the accuracy, completeness, or results obtained from any information written in this letter.*

*Investing is subject to risks including loss of principal invested. Past performance does not guarantee future results.*