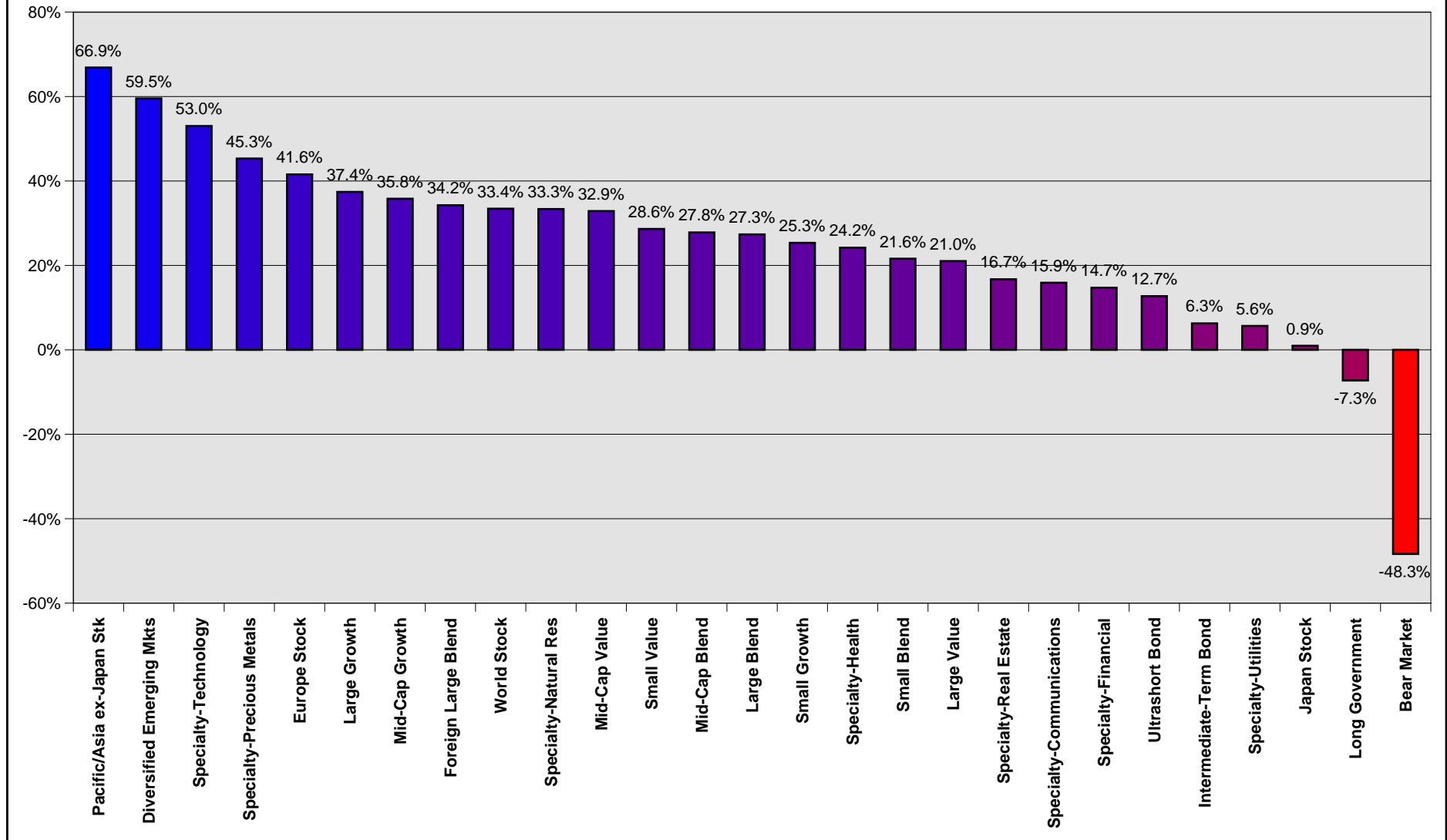


ETF YTD Returns by Major Categories



This report represents the opinions of the author and is not meant to offer an investment strategy, a solicitation of investment product(s) or investment advice. Reasonable care was taken in the data preparation but its accuracy can not be guaranteed. Before making any investment seek advice from your financial advisor.