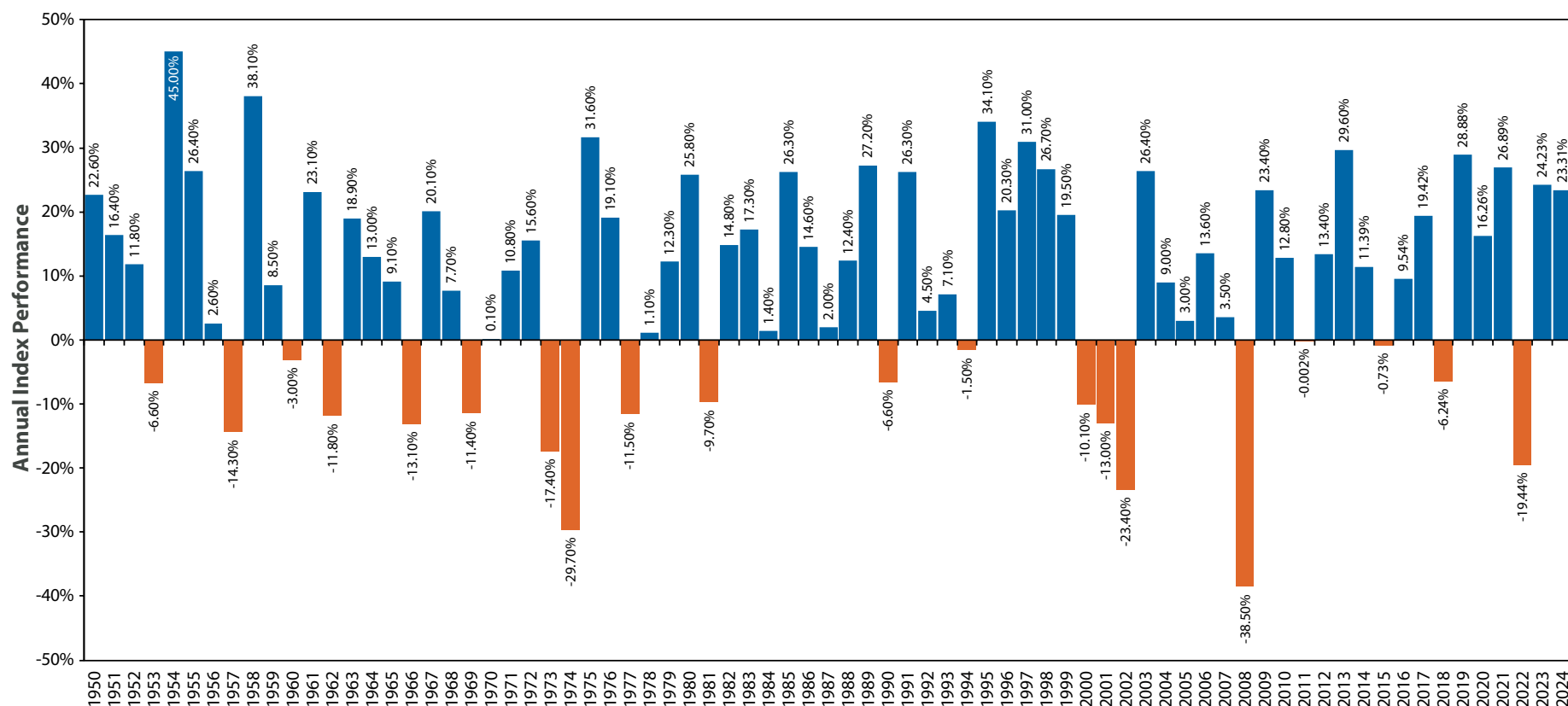


Historical S&P 500® Index Performance

Annual S&P 500® Index Price Returns for 1950–2024

The S&P 500® Index is comprised of the stocks of 500 large companies that are publicly traded on major US stock exchanges. It is one of the most widely followed equity indexes and often regarded as a good representation of the US markets in general. Reviewing S&P 500® historical performance can be useful for helping you make financial decisions. However, it is important to understand that past performance does not guarantee future results.



Source: Morningstar Direct, www.morningstar.com; accessed 1/14/25.

Historical index performance is provided for illustrative purposes only. Past performance is not an indication of future results. It is not possible to invest directly in an index.

	Number of Years	Percentage of Years	Average Return
Positive	55	73%	17.45%
Negative	20	27%	-12.40%
All Years	75	100%	9.48%

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Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

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The launch date of the S&P 500 was March 4, 1957. All information presented prior to the index launch date is back-tested. Back-tested calculations are based on the same methodology that was in effect when the index was officially launched.

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