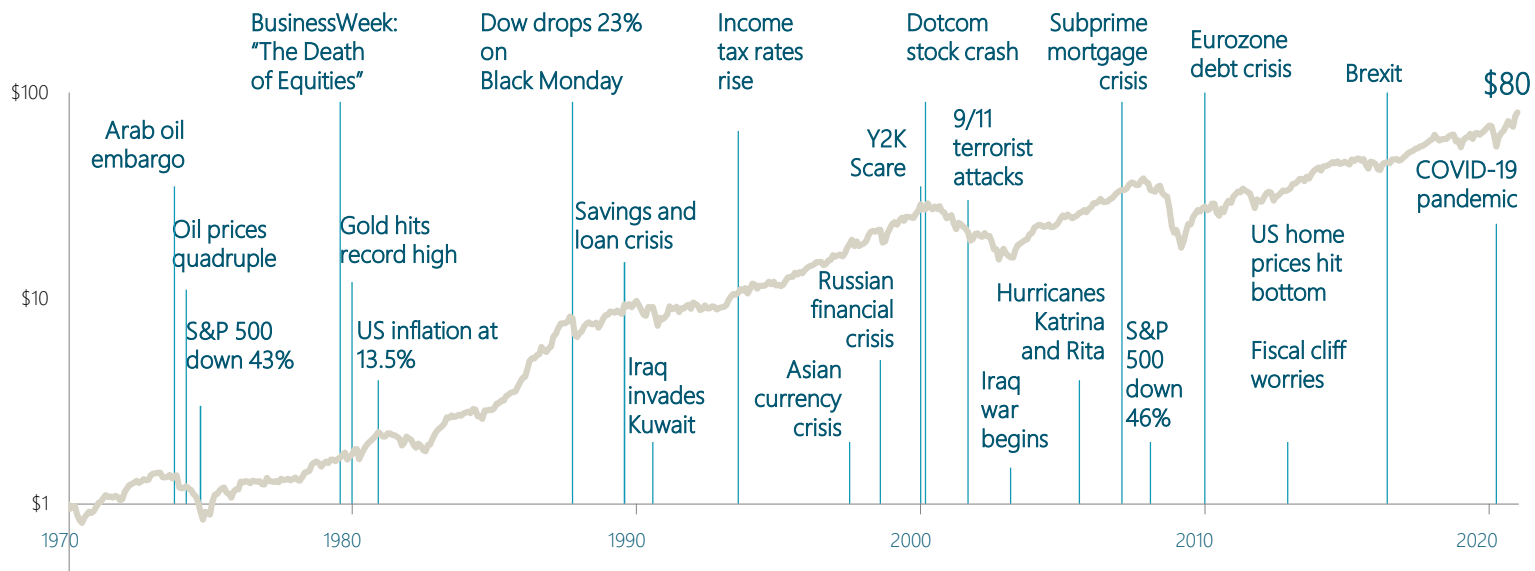


Markets have rewarded discipline

Growth of a dollar - MSCI World Index (net dividends), 1970 - 2020



A disciplined investor looks beyond the concerns of today to the long-term growth potential of markets.



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