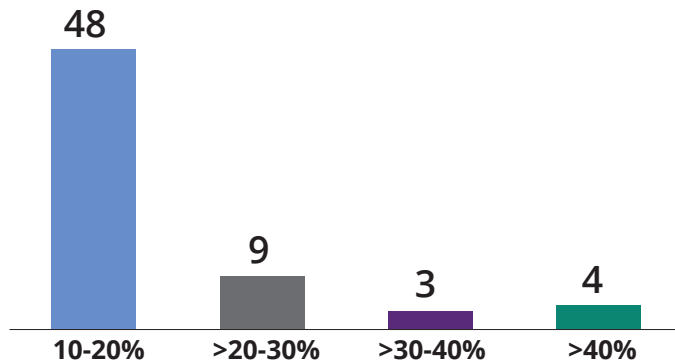


When the Market Drops, Does Opportunity Knock?

The stock market drops at least 10% nearly once a year on average—and sometimes more. However, historically, the steeper the drop, the stronger the rebound.

Stock-Market Drops Are Common ...

Number of S&P 500 Index Declines of 10%+ Since 1940



... and So Are Strong Recoveries One Year Later

S&P 500 Index Average Returns by Depth of Market Drop

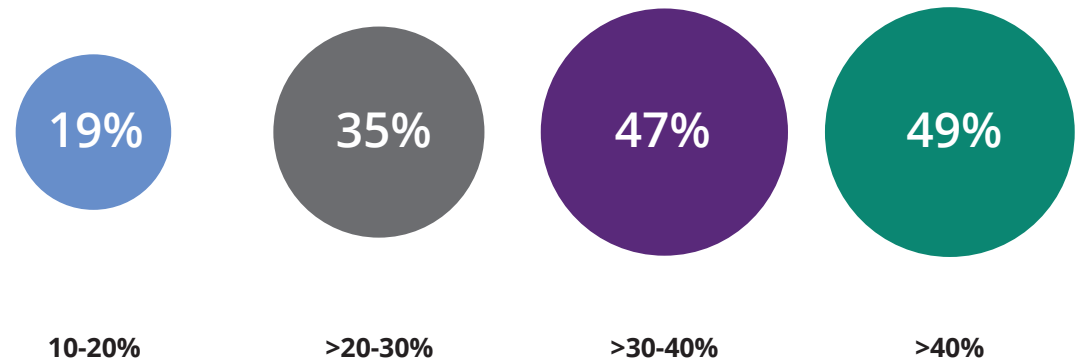


Chart Data: 1940-4/8/25. Past performance does not guarantee future results. Average annual returns are calculated one year from the bottom of each market drop. Data Sources: Ned Davis and Morningstar, 4/25.

A financial professional can help you stay confident and invested during periods of volatility.

The S&P 500 Index is a market capitalization-weighted price index composed of 500 widely held common stocks, and does not include the reinvestment of dividend payments. Indices are unmanaged and unavailable for direct investment.

Important risks: Investing involves risk, including the possible loss of principal.

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