



Wealth
Management

Health of your wealth

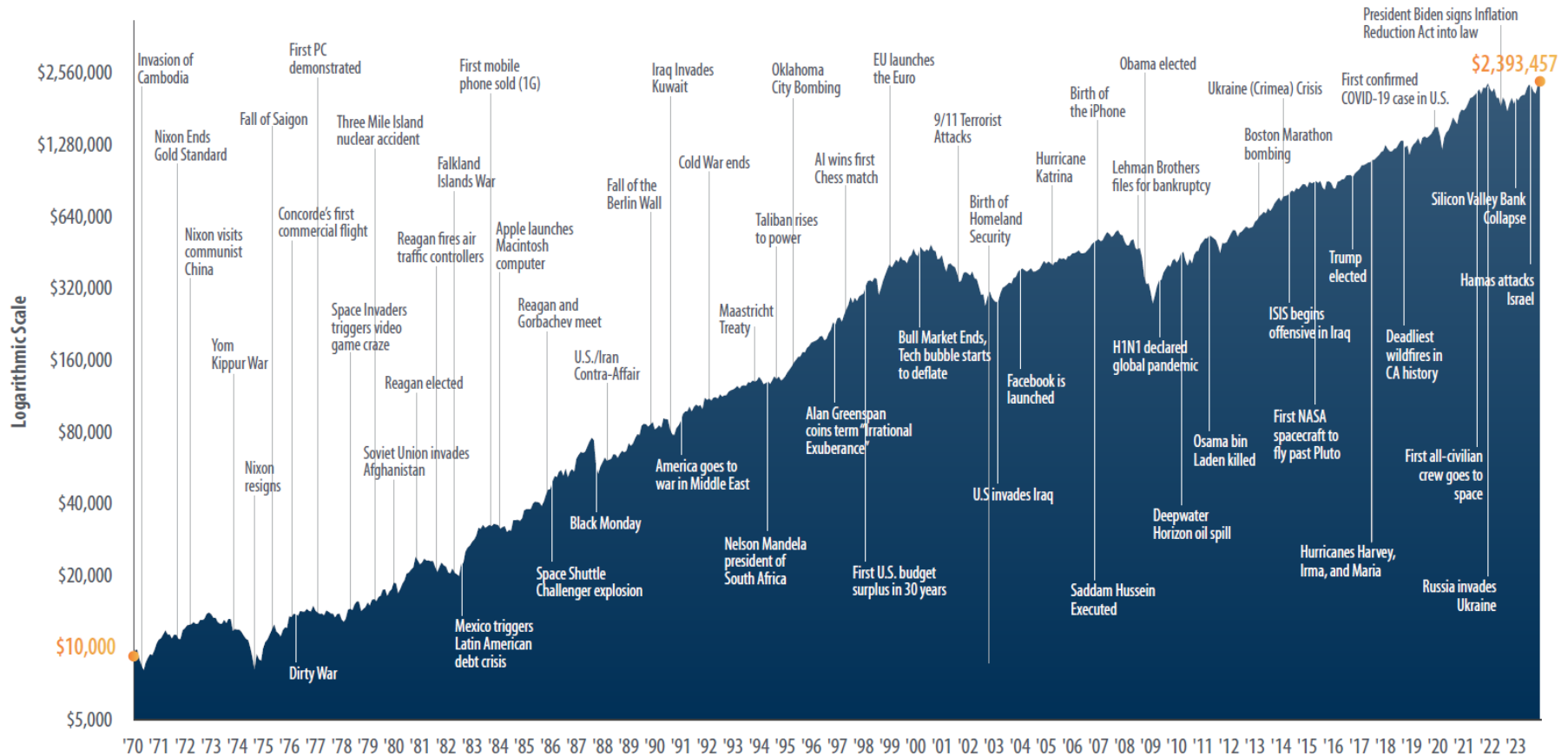
Nora Yousif, CFP®, CDFA®, MBA

Financial Advisor – Senior Vice President

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Crisis and Events: S&P 500 Index Since 1970



Source: Bloomberg, First Trust Advisors L.P., 12/31/1969 - 12/29/2023. **Past performance is no guarantee of future results.** This chart is for illustrative purposes only and not indicative of any actual investment. The S&P 500 Index is an unmanaged index of 500 companies used to measure large-cap U.S. stock market performance. Investors cannot invest directly in an index. Index returns do not reflect any fees, expenses, or sales charges. Stocks are not guaranteed and have been more volatile than the other asset classes. These returns were the result of certain market factors and events which may not be repeated in the future.

The information presented is not intended to constitute an investment recommendation for, or advice to, any specific person. By providing this information, First Trust is not undertaking to give advice in any fiduciary capacity within the meaning of ERISA, the Internal Revenue Code or any other regulatory framework. Financial professionals are responsible for evaluating investment risks independently and for exercising independent judgment in determining whether investments are appropriate for their clients.

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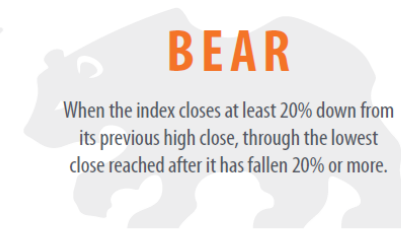
History of US Bull & Bear Markets since 1942

This chart shows daily historical performance of the S&P 500 Index throughout the U.S. Bull and Bear Markets since 1942. We believe looking at the history of the market's expansions and recessions helps to gain a fresh perspective on the benefits of investing for the long-term.

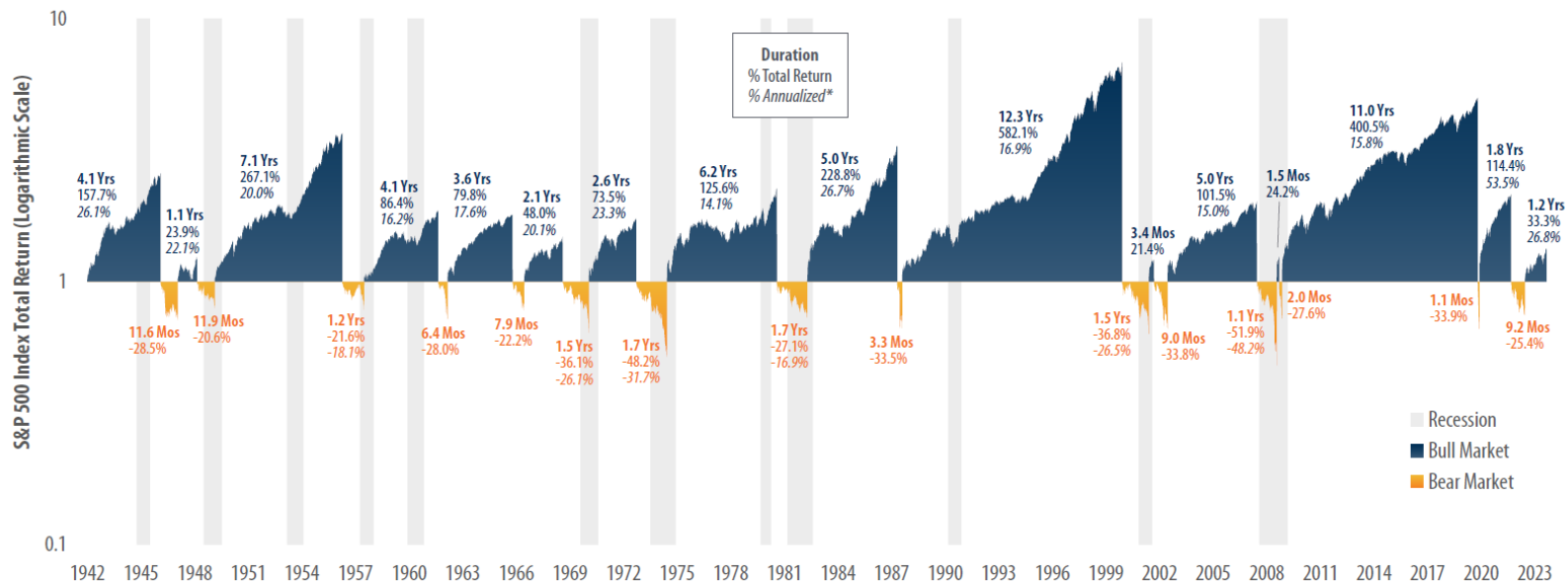
- The average **Bull Market** period lasted 4.2 years with an average cumulative total return of 148.0%.
- The average **Bear Market** period lasted 11.1 months with an average cumulative loss of -31.7%.



From the lowest close reached after the market has fallen 20% or more, to the next market high.



When the index closes at least 20% down from its previous high close, through the lowest close reached after it has fallen 20% or more.



Source: First Trust Advisors L.P., Bloomberg. Daily returns from 4/29/1942 - 12/29/2023. *No annualized return shown if duration is less than one year. Past performance is no guarantee of future results. These results are based on daily returns—returns using different periods would produce different results. The S&P 500 Index is an unmanaged index of 500 companies used to measure large-cap U.S. stock market performance. Investors cannot invest directly in an index. Index returns do not reflect any fees, expenses, or sales charges. This chart is for illustrative purposes only and not indicative of any actual investment. These returns were the result of certain market factors and events which may not be repeated in the future.

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Nora Yousif, CFP[®], CDFP[®], MBA

Nora Yousif is a Financial Advisor and Senior Vice President of the Empower House Financial Group at RBC Wealth Management helping her clients make smarter decisions when it comes to their wealth planning and investments. She has presented on personal finance and investments for over 350 organizations including Mass General Brigham, Tufts Medical Center, Signature Healthcare, the IRS, MA Society of CPAs, and countless private medical practices. Nora frequently contributes to TV shows like Channel 5, CBS, NBC Boston and Yahoo! Finance. Nora has been published in CNBC articles and MarketWatch. Nora was honored to be named a 2024 Best-in-State Top Women Wealth Advisor by Forbes*. Finally, she received her MBA from MIT Sloan, having been immersed with some of the brightest minds in the world of finance.



nora.yousif@rbc.com

EmpowerHouseFinancial.com

C 617-564-2939

O 508-230-8960



Disclosures

*The 2024 Forbes "Top Women Wealth Advisors" and "Top Women Wealth Advisors Best-in-State" award was announced February 2024. Data as of 9/30/2023. The award was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of services provided to clients. This is not indicative of this financial advisor's future performance. For more information: www.SHOOKresearch.com.

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