



\*Standard and Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the U.S. stock market. Dividends are paid in cash. Past performance does not guarantee future results. It should not be assumed that recommendations made in the future will be profitable or will avoid loss. The information contained herein has been obtained from sources believed to be reliable but the accuracy of the information cannot be guaranteed. Valley National Advisers, Inc. may recommend a broker/dealer, one of which may be an affiliate of Valley National Investments, Inc., member FINRA, SIPC. Valley National Financial Advisors is a marketing name for Valley National Group, Inc. and its affiliates.