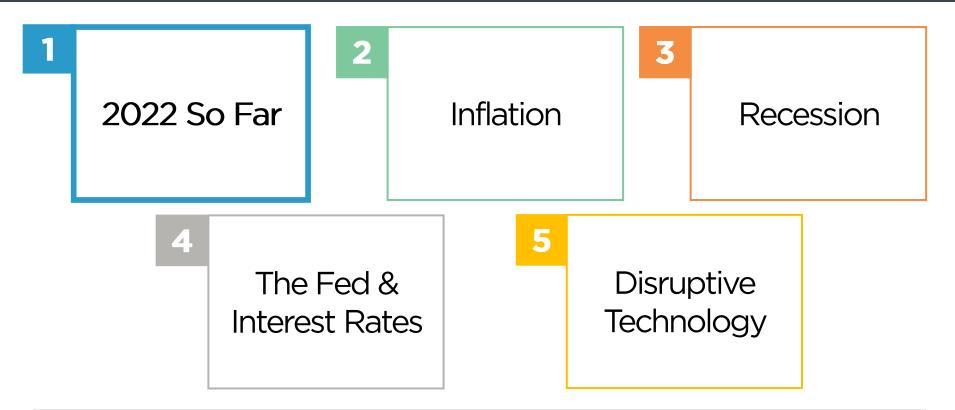


Halftime Report 2022 Michael Clark

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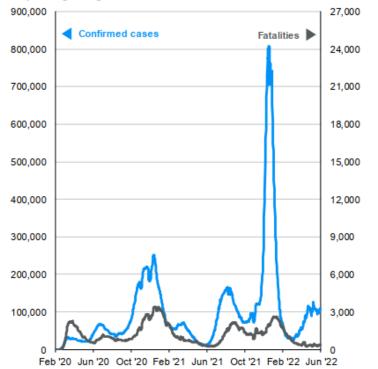


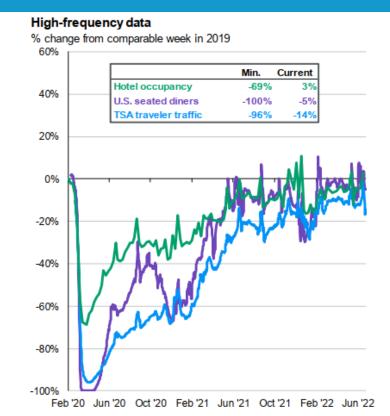


COVID Progress

Change in confirmed cases and fatalities in the U.S.

7-day moving average

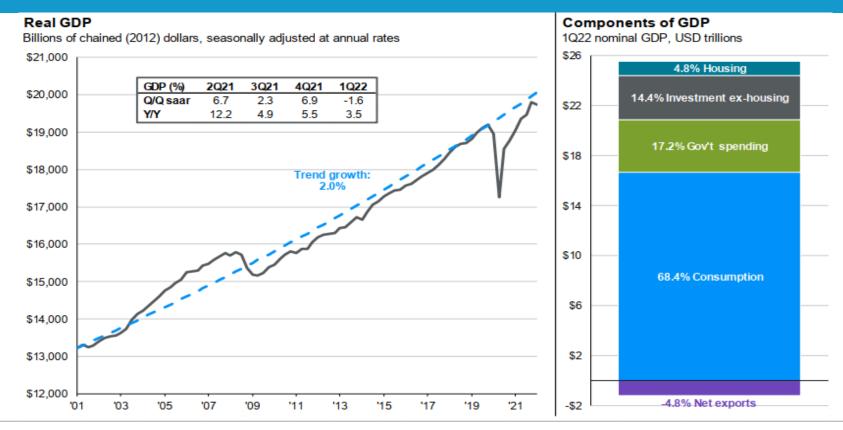




Aspect wealth management. Guidenothe Markets – U.S. Data areas of July 11, 2022

Economic Growth & Its Drivers

SDECT WEALTH MANAGEMENT



Source: BEA, FactSet, J.P. Morgan Asset Management. Values may not sum to 100% due to rounding. Trend growth is measured as the average annual growth rate from business cycle peak 1001 to business cycle peak 4019. *Guidetothe Markets – U.S.* Data are as of July 11, 2022.

2022 U.S. Stock Market Return



Source: Yahoo! Finance. Indices are unmanaged and cannot be invested into directly. The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general.

Sources of Volatility

POLICY RATES

3.38%

Forecasted Fed terminal rate, reached by 1Q 2023

INFLATION

4.0%

Forecasted YE 2022 Core PCE, accelerating monetary tightening GEOPOLITICS

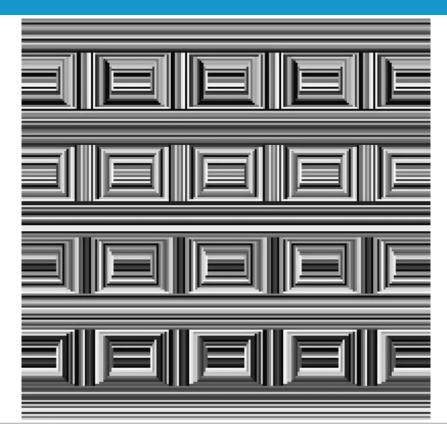
Elevated Geopolitical Risk index, well above long-term average of 100

137



Source: Goldman Sachs Global Investment Research, Dario Caldara, Matteo lacoviello, and Goldman Sachs Asset Management. As of May 31, 2022. Top Notes: Data downloaded from https://www.matteoiacoviello.com/gpr.htm on June 1, 2022. The index is a thirty-day moving average of the daily Geopolitical Risk index, based on 100 for the average index value from 1985-2019. "Topof-book liquidity' refers to the liquidity of the highest bid and the lowest ask in an order book. The economic and market forecasts presented herein are for informational purposes as of the date of this presentation. There can be no assurance that the forecasts will be achieved. Please see additional disclosures at the end of this presentation. Bottom Notes: "US Financial Conditions Index" refers to a Goldman Sachs Global Investment Research. Index designed to gauge the overall looseness or tightness of financial conditions across the world's major economies.

What do you see?



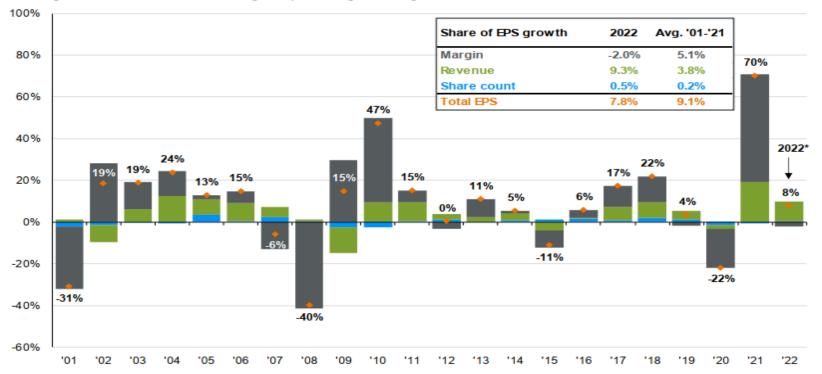


Corporate Earnings Growth

S&P 500 year-over-year operating EPS growth

ASPECT WEALTH MANAGEMENT

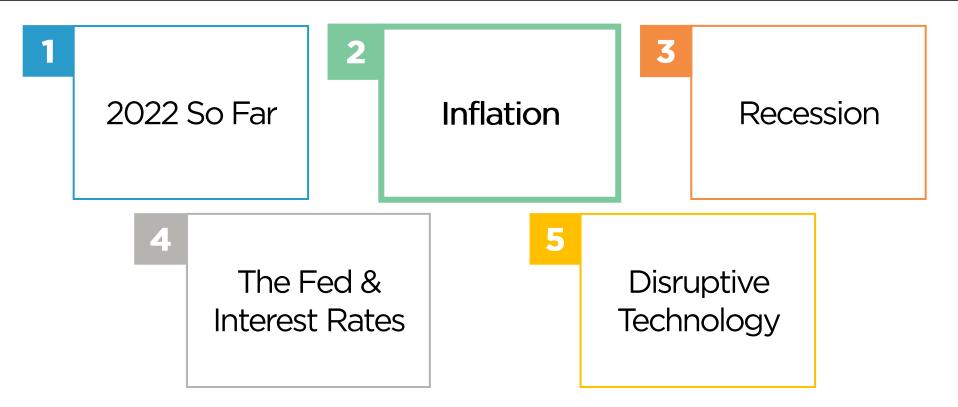
Annual growth broken into revenue, changes in profit margin & changes in share count



Source: Compustat, FactSet, Standard & Poor's, J.P. Morgan Asset Management.

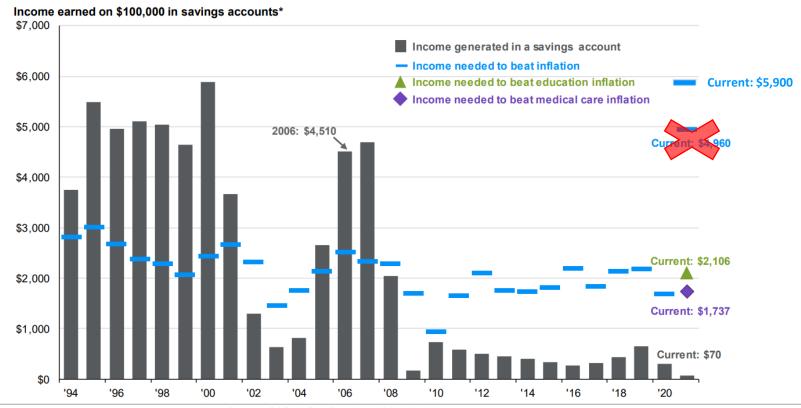
EPS levels are based on annual operating earnings per share. *2022 earnings figures are based on weekly operating earnings estimates from Standard & Poor's. Percentages may not sum due to rounding. Past performance is not indicative of future returns. *Guide* to the *Markets – U.S.* Data are as of June 30, 2022.







Savings Account Returns – 6 months ago

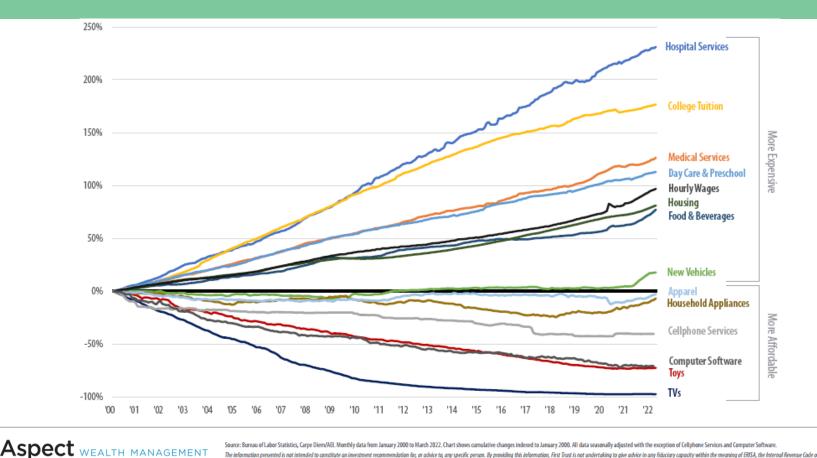


Source: Bankrate.com, BLS, FactSet, Federal Reserve System, J.P. Morgan Asset Management,

"Savings account is based on the national average annual percentage rate (APR) on money market accounts from Bankrate.com from 2010 onward. Prior to 2010, money market yield is based on taxable money market funds return data from the Federal Reserve. Annual income is for illustrative purposes and is calculated based on the average money market yield during each year and \$100,000 invested. Current inflation is based onNovember 2021 Core CPI, education inflation and medical care inflation. Current savings account is based on the December 2021 national average annual percentage rate (APR) on money market accounts. Past performance is not indicative of comparable future results.

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Price Changes in Goods, Services & Wages

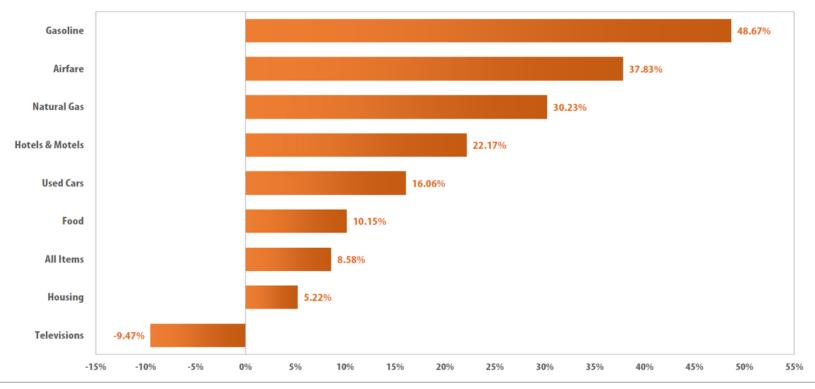


Source: Bureau of Labor Statistics, Carpe Diem/AEI. Monthly data from January 2000 to March 2022. Chart shows cumulative changes indexed to January 2000. All data seasonally adjusted with the exception of Cellphone Services and Computer Software.

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 fuduciary capacity within the meaning of ERISA, the Internal Revenue Code or any other 11 reaulatory framework. Financial professionals are responsible for evaluating investment risks independently and for exercising independent iudament in determining whether investments are appropriate for their clients.

Cost of Living

YEAR-OVER-YEAR CHANGE IN PRICE INDEX OF SELECTED ITEMS ON THE CONSUMER PRICE INDEX.

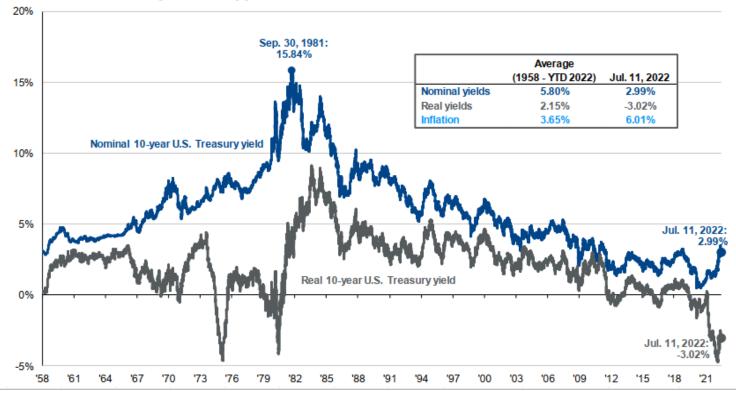


Source: Bureau of Labor Statistics. As of 5/2022. The Consumer Price Index (CPI) measures inflation (the average change in prices over time that consumers pay for a basket of goods and services).

Aspect wealth management 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 following capacity within the meaning of ERISA, the Internal Revenue Code or any other regulatory 12 framework. Financial professionals are responsible for evaluating investment risks independently and for exercising independent judgment in determining whether investments are appropriate for their clients.

Interest Rates and Inflation

Nominal and real U.S. 10-year Treasury yields



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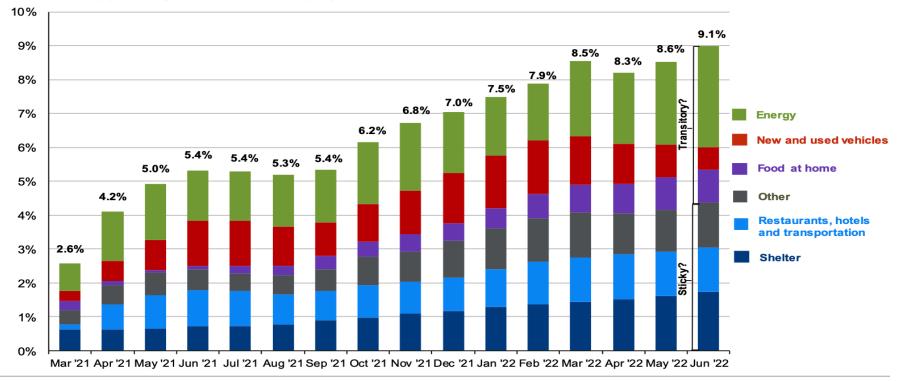
Source: BLS, FactSet, Federal Reserve, J.P. Morgan Asset Management. Real 10-year Treasury yields are calculated as the daily Treasury yield less year-over-year core CPI inflation for that month. For the current month, we use the prior month's core CPI figures until the latest data is available. *Guideto the Markets – U.S.* Data are as of July 11, 2022.

Components of Inflation

Contributors to headline inflation

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Contribution to y/y % change in CPI, non seasonally adjusted



Source BLS, J.P. Morgan Asset Management. Contributions mirror the BLS methodology on Table 7 of the CPI report. Values may not sum to headline CPI figures due to rounding and underlying calculations, "Shelter" includes owners equivalent rent and rent of primary residence. "Other" primarily reflects household furnishings, apparel, education and communication services, medical care services and other personal services.

Guidetothe Markets - U.S. Data areas of July 11, 2022.





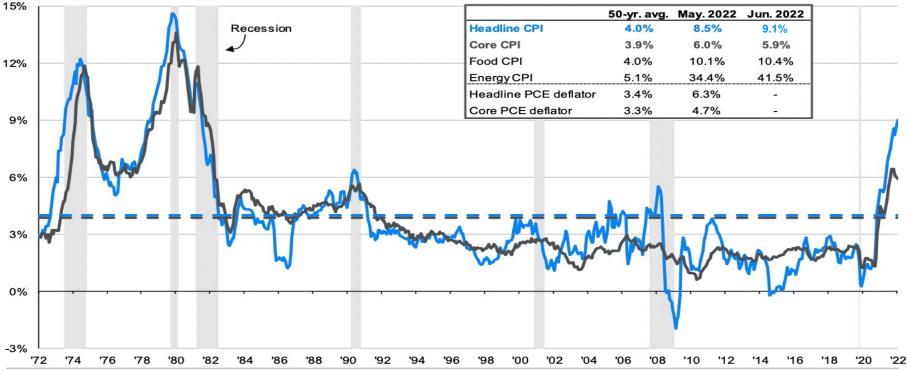


Inflation – The Last 50 Years

CPI and core CPI

% change vs. prior year, seasonally adjusted

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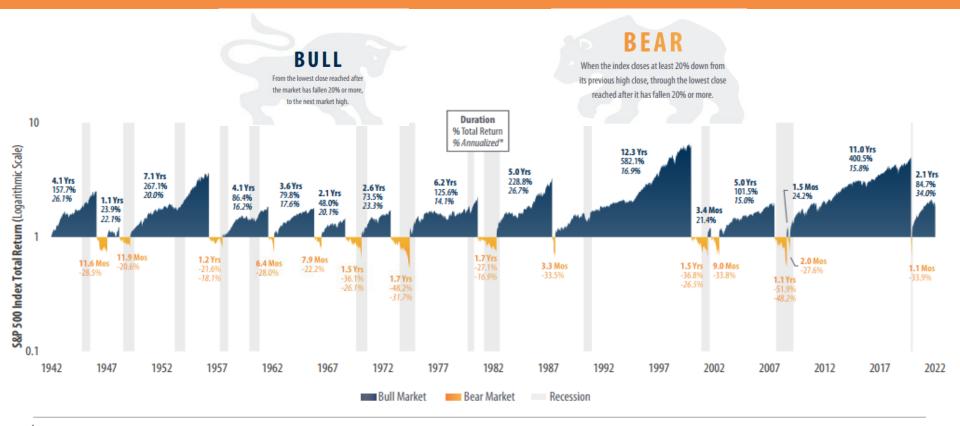
Source: BLS, FactSet, J.P. Morgan Asset Management.

CPI used is CPI-U and values shown are % change vs. one year ago. Core CPI is defined as CPI excluding food and energy prices. The Personal Consumption Expenditure (PCE) deflator employs an evolving chain-weighted basket of consumer expenditures instead of the fixed-weight basket used in CPI calculations.

Guide to the Markets - U.S. Data are as of July 18, 2022.

History of U.S. Bull & Bear Markets

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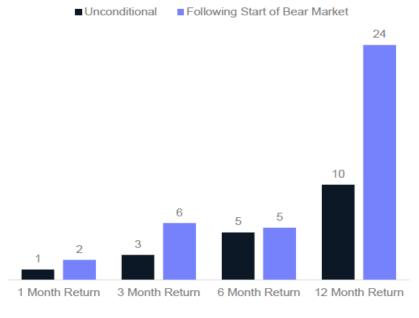
Source: First Trust Advisors 12, Bloomberg, Daily returns from 4/29/1942 - 4/29/2022. *No annialized return shown if duration is less than one year. **Past performance is no guarantee of future results**. These results are based on daily returns result are based on daily returns. The set is an one year. **Past performance is no guarantee of future results**. These results are based on daily returns result are based on start is for illustrative purposes only and not indicative of any actual investion. These returns were the estall of certain market factors and events which may not be repeated in the future.

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Perspectives on Volatility

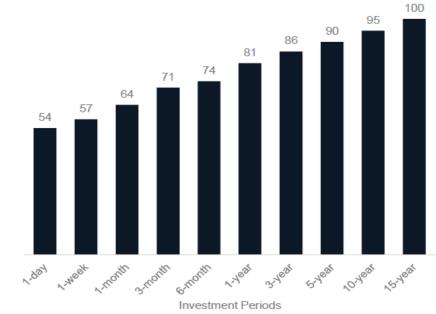
EARLY IS ON TIME AND ON TIME IS LATE

Median S&P 500 Price Return since World War II (%)



STICKING TO IT

Frequency of S&P 500 Rolling Periods with Positive Returns (%)



Left Chart Source: Goldman Sachs Global Investment Research and Goldman Sachs Asset Management. As of May 31, 2022. The chart isolates each time since 1945 that the S&P 500 has fallen 20% or more below its last high. This has occurred 12 times since 1945. The price returns are calculated over the following 1, 3, 6, and 12 months in each of those 12 instances. The exhibit shows the median outcome across all 12 historical events. "Unconditional" represents the return across all periods. Right Chart Source: Bloomberg and Goldman Sachs Asset Management. As of December 31, 2021. Past 18 performance does not guarantee future results, which may vary.

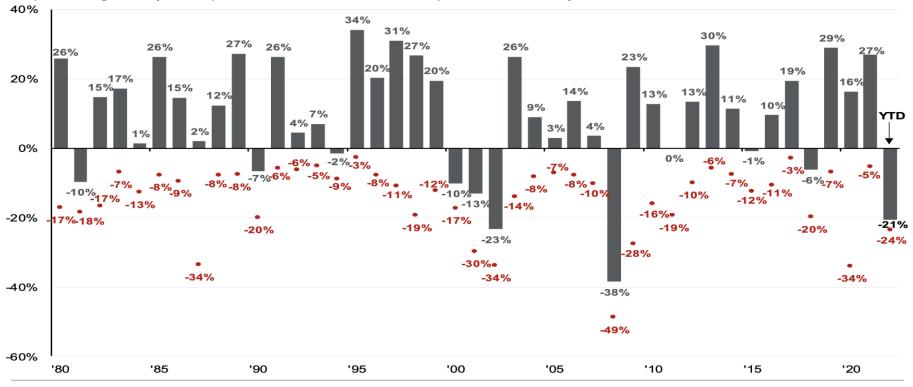
Market Volatility

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S&P intra-year declines vs. calendar year returns

Despite average intra-year drops of 14.0%, annual returns were positive in 32 of 42 years



Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management.

Returns are based on price index only and do not include dividends. Intra-year drops refers to the largest market drops from a peak to a trough during the year. For illustrative purposes only. Returns shown are calendar year returns from 1980 to 2021, over which time period the average annual return was 9.4%.

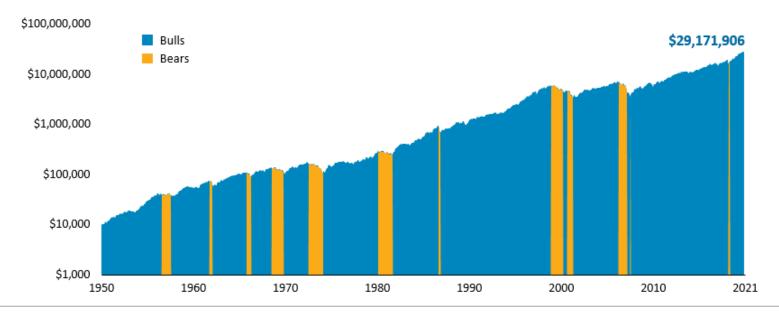
Guide to the Markets - U.S. Data are as of June 30, 2022.

Bull & Bear Market Cumulative Results

Bulls and Bears Are Predictable

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Market Cycles: Hypothetical Growth of \$10,000 Invested in S&P 500 Index (1950-2021)



Past performance does not guarantee future results. For illustrative purposes only. Indices are unmanaged and not available for direct investment. Data Sources: Morningstar and Hartford Funds, 1/22.

Are we actually in a Recession?

<u>Reasons to</u> <u>believe so:</u>

- Fed has raised rates rapidly
- Homeowners with ARMs may have to make higher payments, so less to spend on other goods/services
- Supply Chain Shortages continue
- Oil prices may go much higher

What About Adjustable Rate Mortgages?

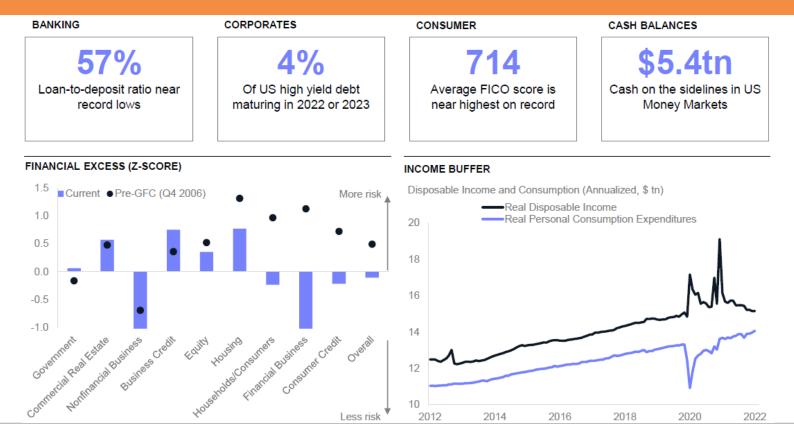
- Adjustable Rate Mortgage (ARM) Fears
 - Borrowers can spend less but lenders can spend more
 - Even if all \$450 billion in ARMs reset upward by 2% this year, it will reduce consumer spending by only 0.05%



Sources of Stability

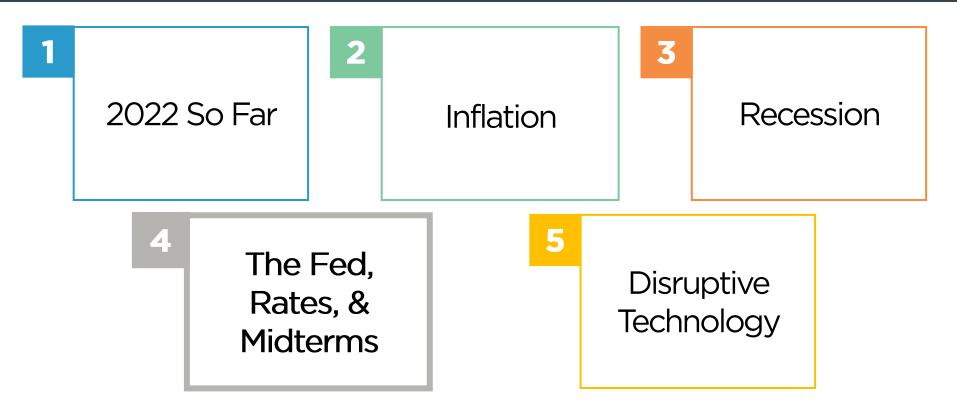
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EALTH MANAGEMENT



Source: S&P Global Market Intelligence, Goldman Sachs Global Investment Research, Experian, Federal Reserve Economic Data, and Goldman Sachs Asset Management. As of May 31, 2022, latest available. "Loan-to-deposit ratio" refers to the ratio of loans extended to net deposits held at US national banks. Bottom Left Chart Notes: "GFC" refers to the global financial crisis. "Z-score" refers to a standardized number of standard deviations by which the value of a raw score is above or below the average. As of December 31, 2021. Bottom Right Chart Notes: As of May 31, 2022. The portfolio risk management process includes an effort to monitor and manage risk, but does not imply low risk.





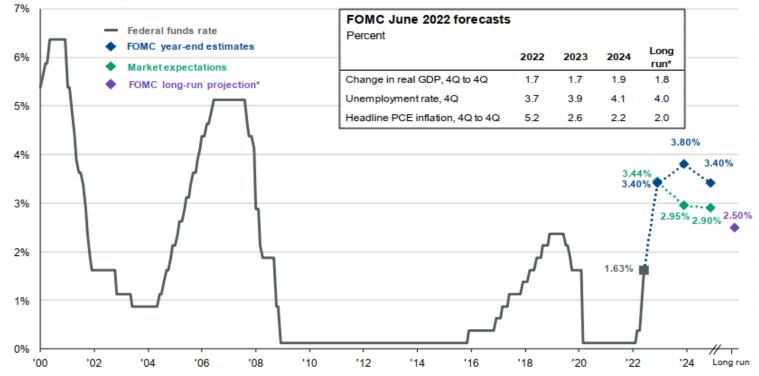
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Federal Funds Rate Expectations

Federal funds rate expectations

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FOMC and market expectations for the federal funds rate

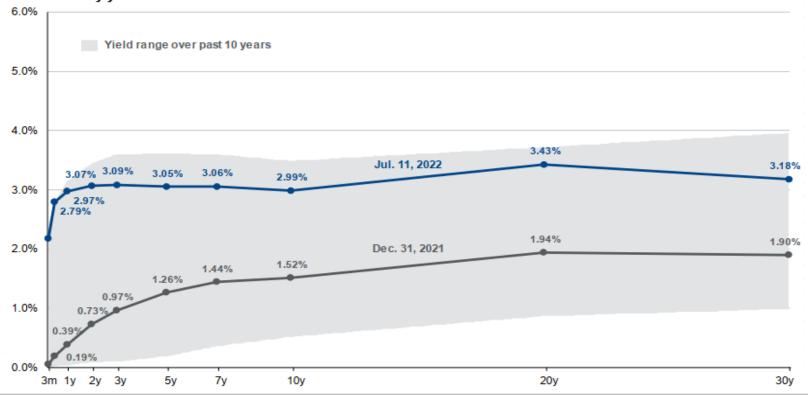


Source: Bloomberg, FactSet,FederalReserve,J.P. MorganAssetManagement Market expectations are based off of the respective Federal Funds Futures contracts for December expiry. "Long-run projections are the rates of growth, unemployment and inflation to which a policymaker expects the economy to converge over the next five to six years in absence of further shocks and under appropriate monetary policy. Forecasts are not a reliable indicator of future performance. Forecasts, projections and other forward-looking statements are based upon current beliefs and expectations. They are for illustrative purposes only and serve as an indication of what may occur. Given the inherent uncertainties and risks associated with forecasts, projections or other forward-looking statements, actual events, results or performance may differ materially from those reflected or contemplated. Guideto the Markets - U.S. Dataareas of July 11,2022

U.S. Treasury Yield Curve

U.S. Treasury yield curve

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Source: FactSet, Federal Reserve, J.P. Morgan Asset Management. Guide to the Markets – U.S. Data are as of July 11, 2022.

Midterm Election

- Election day is November 8, 2022
- A total of 469 seats in Congress are up for election:
 - 35 Senate seats
 - 14 Democrat
 - 21 Republican
 - All 435 House seats
 - 36 states will elect governors (including Texas...)



The Bottom Line

"How many times does the end of the world as we know it need to arrive before we realize that it's not the end of the world as we know it?"

Michael Lewis Best-selling author of "The Big Short"



Perception vs Reality

Perception

- Recession imminent
- The Stock Market will fall much further
- Everything's only going to get worse

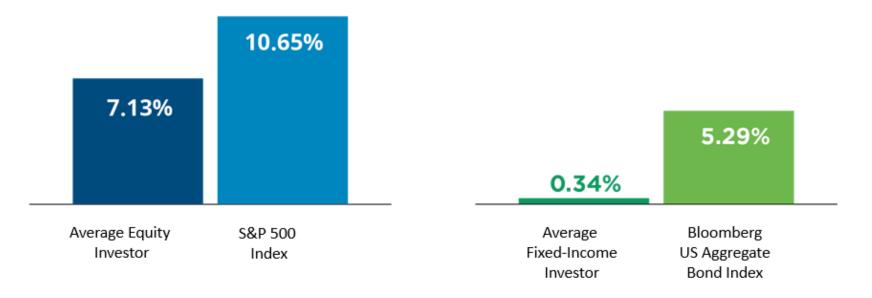
Reality¹

- Industrial production is up
- Payrolls expanded by 457,000/mo
- Unemployment down to 3.6%
- Real GDI was up 1.8% in Q1
- Earnings should grow again this year

"If we are in a recession, then we could use more recessions." – Brian Wesbury, Chief Economist, First Trust

Individual Investors Have Underperformed

Average Annual Returns for the 30-Year Period Ending 12/31/2021



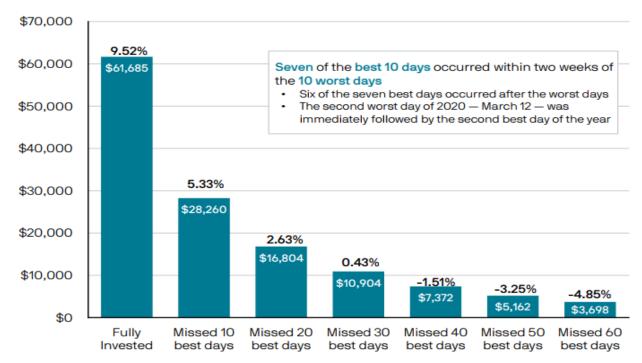


Data Source: DALBAR's Annual Quantitative Analysis of Investor Behavior (QAIB), 2021. Performance data for indices represents a lump sum investment in January 1992 to December 2021 with no withdrawals. Stocks are represented by the S&P 500 Index. Bonds are represented by the Bloomberg US Aggregate Bond Index. Past performance does not guarantee future results. Performance data for indices represents a lump-sum investment in January 1992 to December 2021 with no withdrawals. Indices are unmanaged, unavailable for direct investment, and do not reflect fees, expenses, or sales charges.

Reality

Returns of the S&P 500

Performance of a \$10,000 investment between January 1, 2002 and December 31, 2021





Source: J.P. Morgan Asset Management analysis using data from Bioomberg. Returns are based on the 582 500 Total Return Index, an unmanaged, capitalization denset that measures the performance of 500 large capitalization domestic atocks representing all performance calculations are shown for illustrative purposes only and are not meant to be representiative of actual results while investing over the time periods shown. The typothetical performance calculations are shown gross of fees. If fees were included, returns would be lower, hypothetical performance returns reflect the reinvestment of all dividends. The hypothetical performance results have certain allow the time destination of the second of the reinvestment of all dividends. The hypothetical performance calculations are shown gross of fees. If fees were included, returns would be lower, hypothetical performance returns reflect the reinvestment of all dividends. The hypothetical performance results have certain allow the time des have not actually been executed. The results may have under-or overcompensated for the impact of certain market factors such as lack of liquidity, Simulated trading programs in general are also subject to the fact that they are designed with the benefit of not indicative of future returns. An individual cannot livest directly in an index. Data as of December 31, 2021.

Investing In Winners Can Seem Easy

Winning Asset Classes as of 2007-2021

2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Large-Cap Growth 11.81	Bonds 5.24	Mid-Cap Growth 46.29	Small-Cap Growth 29.09	Bonds 7.84	Mid-Cap Value 18.51	Small-Cap Growth 43.30	Mid-Cap Value 14.75	Large-Cap Growth 5.67	Small-Cap Value 31.74	Large-Cap Growth 30.21	Cash 1.82	Large-Cap Growth 36.39	Large-Cap Growth 38.49	Mid-Cap Value 28.34



Past performance does not guarantee future results. Investors cannot directly invest in an index. The historical performance of each index cited in this material is provided to illustrate market trends; it does not represent the performance of any particular investment product. Indices do not include payment of any expenses, fees, or sales charges which would lower performance results.

Diversification is the Key

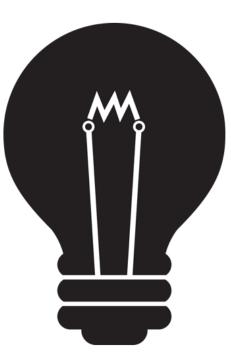
Annual Returns of Asset Classes (2007-2021)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Best ↑	Large-Cap Growth 11.81	Bonds 5.24	Mid-Cap Growth 46.29	Small-Cap Growth 29.09	Bonds 7.84	Mid-Cap Value 18.51	Small-Cap Growth 43.30	Mid-Cap Value 14.75	Large-Cap Growth 5.67	Small-Cap Value 31.74	Large-Cap Growth 30.21	Cash 1.82	Large-Cap Growth 36.39	Large-Cap Growth 38.49	Mid-Cap Value 28.34
	Int'l 11.63	Cash 1.77	Large-Cap Growth 37.21	Mid-Cap Growth 26.38	Large-Cap Growth 2.64	Small-Cap Value 18.05	Mid-Cap Growth 35.74	Large-Cap Value 13.45	Bonds 0.55	Mid-Cap Value 20.00	Int'i 25.62	Bonds 0.01	Mid-Cap Growth 35.47	Mid-Cap Growth 35.59	Small-Cap Value 28.27
	Mid-Cap Growth 11.43	Small-Cap Value - 28.92	Small-Cap Growth 34.47	Mid-Cap Value 24.75	Large-Cap Value 0.39	int'i 17.90	Small-Cap Value 34.52	Large-Cap Growth 13.05	Cash 0.03	Large-Cap Value 17.34	Mid-Cap Growth 25.27	Large-Cap Growth -1.51	Small-Cap Growth 28.48	Small-Cap Growth 34.63	Large-Cap Growth 27.60
	Small-Cap Growth 7.05	Diversified Portfolio - 33.45	Mid-Cap Value 34.21	Small-Cap Value 24.50	Cash 0.07	Large-Cap Value 17.51	Large-Cap Growth 33.48	Mid-Cap Growth 11.90	Mid-Cap Growth - 0.20	Diversified Portfolio 12.21	Small-Cap Growth 22.17	Mid-Cap Growth - 4.75	Mid-Cap Value 27.06	Diversified Portfolio 18.11	Large-Cap Value 25.16
	Bonds 6.97	Large-Cap Value -36.85	Int'l 32.46	Diversified Portfolio 19.13	Diversified Portfolio -1.15	Mid-Cap Growth 15.81	Mid-Cap Value 33.46	Diversified Portfolio 8.05	Int'l -0.39	Small-Cap Growth 11.32	Diversified Portfolio 17.48	Diversified Portfolio -7.57	Large-Cap Value 26.54	Int'i 8.28	Diversified Portfolio 16.79
	Cash 4.78	Large-Cap Growth - 38.44	Diversified Portfolio 29.07	Large-Cap Growth 16.71	Mid-Cap Value -1.38	Diversified Portfolio 15.31	Large-Cap Value 32.53	Bonds 5.97	Small-Cap Growth -1.38	Mid-Cap Growth 7.33	Large-Cap Value 13.66	Large-Cap Value -8.27	Diversified Portfolio 25.90	Bonds 7.51	Mid-Cap Growth 12.73
	Diversified Portfolio 4.58	Mid-Cap Value - 38.44	Small-Cap Value 20.58	Large-Cap Value 15.51	Mid-Cap Growth - 1.65	Large-Cap Growth 15.26	Diversified Portfolio 28.84	Small-Cap Growth 5.60	Diversified Portfolio -1.40	Large-Cap Growth 7.08	Mid-Cap Value 13.34	Small-Cap Growth -9.31	Int'l 22.66	Mid-Cap Value 4.96	int'i 11.78
	Large-Cap Value - 0.17	Small-Cap Growth - 38.54	Large-Cap Value 19.69	int'i 8.21	Small-Cap Growth -2.91	Small-Cap Growth 14.59	int'i 23.29	Small-Cap Value 4.22	Large-Cap Value - 3.83	Bonds 2.65	Small-Cap Value 7.84	Mid-Cap Value - 12.29	Small-Cap Value 22.39	Small-Cap Value 4.63	Small-Cap Growth 2.83
	Mid-Cap Value -1.42	Int'l -43.06	Bonds 5.93	Bonds 6.54	Small-Cap Value - 5.50	Bonds 4.21	Cash 0.05	Cash 0.02	Mid-Cap Value - 4.78	int'i 1.51	Bonds 3.54	Small-Cap Value - 12.86	Bonds 8.72	Large-Cap Value 2.80	Cash 0.04
Worst	Small-Cap Value -9.78	Mid-Cap Growth - 44.32	Cash 0.15	Cash 0.13	int'i -11.73	Cash 0.08	Bonds -2.02	int'i -4.48	Small-Cap Value - 7.47	Cash 0.26	Cash 0.82	int'i -13.36	Cash 2.21	Cash 0.54	Bonds -1.54



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Recency Bias





Recency Bias



Headlines That Don't Get Much Attention



Health Monitoring Lightbulb



Controlling Devices With Thoughts



Stacked Wind Turbines



Welcome to the Metaverse

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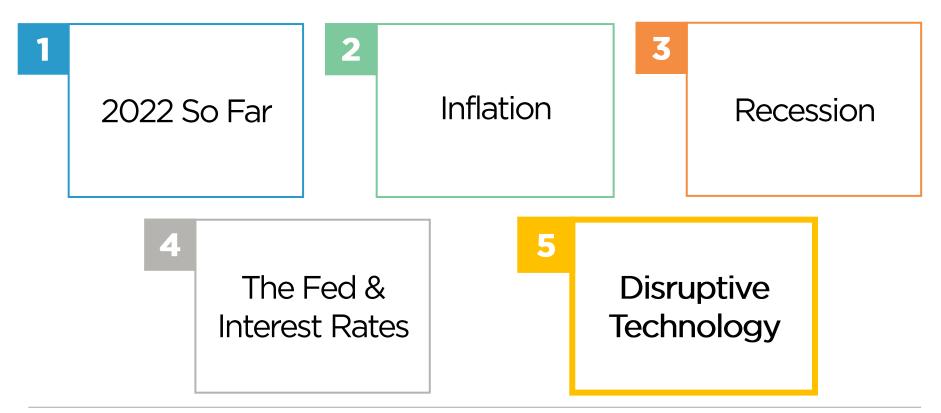
Plastic Two Times Stronger Than Steel



Electric, Self-Driving Trucking

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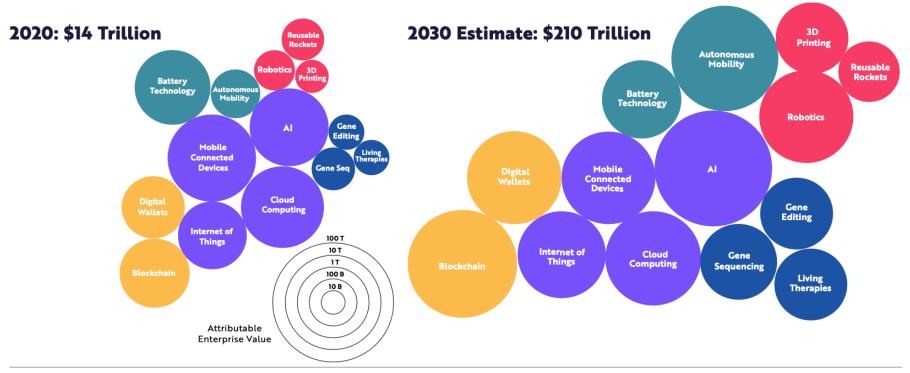






Disruptive Tech

We Believe Disruptive Innovation Technologies Are Ready For Prime Time





Forecasts are inherently limited and cannot be relied upon. I For informational purposes only and should not be considered investment advice, or a recommendation to buy, sell or hold any particular security/cryptocurrency. Expected 2030 value is deduplicated expectation of value accrual to the individual technology on the basis of ARK's forecast for technology uptake, revenue generation and cashflow accrual to meaningfully investable portions of the value chain. 2030 market value assumes that market participants value modeled portions of the value chain at a roughly 5% cashflow yield. It is neither implied nor assumed that value accrual will occur in the public equity space alone, nor is any accommodation or assumption made for equity issuance in the technology areas modeled. Source: ARK Investment Management LLC, 202

Artificial Intelligence

Output of Al-Assisted Knowledge Workers 2021 to 2030



Productivity Multiplier

Al could increase the output of knowledge workers and boost productivity significantly



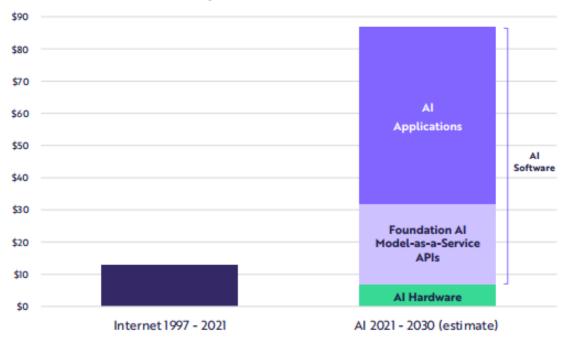
Forecasts are inherently limited and cannot be relied upon. | For informational purposes only and should not be considered investment advice, or a recommendation to buy, sell or hold any particular security.

Forecasts are inherently limited and cannot be relied upon. | For informational purposes only and should not be considered investment advice, or a recommendation to buy, sell or hold any particular security, Source ARK Investment Management LLC, 2021 based on data sourced from the US Bureau of Labor Statistics. "Occupational Employment and Wage Statistics." bis.gov/oes/current/oes_stru.htm, and McKinsey Clobal Institute. "A Future That Works: Automation, Employment, and Productivity. mckinsey.com/~/media/mckinsey/featured%20insights/digital%20disruption/harnessing%20automation%20for%20a%20future%20that%20vorks/mgi-a-future=hat-works; Automation, Employment, and Productivity. mckinsey.com/~/media/mckinsey/featured%20insights/digital%20disruption/harnessing%20automation%20for%20a%20future%20that%20vorks/mgi-a-future=hat-works; Automation,

Artificial Intelligence

- AI could increase from \$2.5 Trillion to \$87 Trillion in Enterprise Value by 2030
- By 2030, AI software companies could produce \$14 trillion in total annual revenue.

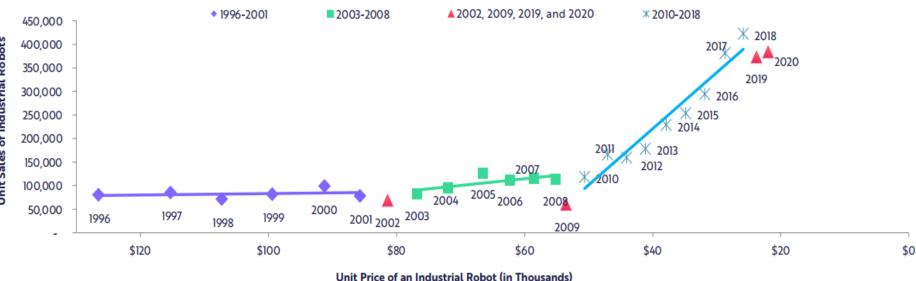
spect



Enterprise Value (Trillions, USD)

Forecasts are inherently limited and cannot be relied upon. | For informational purposes only and should not be considered investment advice, or a recommendation to buy, sell or hold any particular security.

Forecasts are inherently limited and cannot be relied upon. I For informational purposes only and should not be considered investment advice, or a recommendation to buy, sell or hold any particular security. Source: ARK Investment Management LLC 2021 based on data sourced from HoUS Bureau of Labor Statistics. "Decupational Employment and Wage Statistics." Inits.gov/ese/current/oes_struit.min.and Holdinary Global Institute." A Future That Works Automation, Employment, and Productivity, michinesy.com/-/media/michinesy/fasture/fast



Industrial Robot Penetration



Forecasts are inherently limited and cannot be relied upon. For informational purposes only and should not be considered investment advice, or a recommendation to buy, sell or hold any particular security. 41 Sources: ARK Investment Management LLC, 2021; Executive Summary World Robotics 2021 Industrial Robots. ifr.org/img/worldrobotics/Executive_Summary_WR_Industrial_Robots_2021.pdf.

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"Doesn't automation eliminate jobs?" Not always...

Number of Amazon Employees and Robots

Robots Employees at Start of Year



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- 3D printing allows manufacturers:
 - To print parts on demand, reducing or eliminating physical inventory
 - To use "digital inventory" and shrink the warehouse footprint
 - To be less dependent on outside suppliers: "just-in-time" inventory

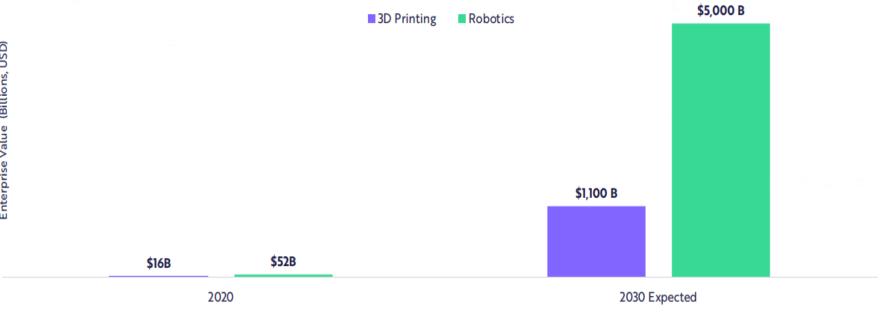




Forecasts are inherently limited and cannot be relied upon. I For informational purposes only and should not be considered investment advice, or a recommendation to buy, sell or hold any particular security. Sources: "Schubert: A Digital Warehouse for on-Demand Manufacturing." Ultimaker.com, ultimaker.com/learn/schubert-a-digital-warehouse-for-on-demand-manufacturing.

Note: Enterprise value calculation assumes a 5% cash flow yield for 3D Printing and Robotics. Robotics does not include home-based robotics. Forecasts are inherently limited and cannot be relied upon. I For informational purposes only and should not be considered investment advice, or a recommendation to buy, sell or hold any particular security. Sources: ARK Investment Management LLC, 2021; CapitalIQ data

Enterprise Value for Next Generation Manufacturing



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ASPECT WEALTH MANAGEMENT

The Human Genome – Gene Editing

- What is Gene Editing?
 - It is the process of modifying cells in the body to not just mask symptoms of disease, but to eliminate disease entirely.
- What could Gene Editing cure?
 - Cancer
 - Sickle-Cell Anemia
 - Blindness
 - HIV/AIDS
 - Cystic Fibrosis
 - Muscular Dystrophy
 - ...any disease with a genetic origin



Leader in Gene Editing

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	ZFNs	TALENs	CRISPR
Cost	High	Low	Very Low
Time	Months	Weeks	Days
Technical Difficulty	High	Medium	Low
Targeting Mechanism	Protein-DNA interaction	Protein-DNA interaction	RNA/DNA interaction
Delivery	Two proteins around the target	Two proteins around the target	Guide RNA and Cas protein
Multiplex Editing	Very Difficult	Difficult	Not Difficult



*Euk G.; or Eukarys Gene Editing, refers to the first successful gene edit on a non-human eukaryotic cell using the specific gene editing in refers. The relation of the specific gene editing in refers to the first successful gene edit on a non-human eukaryotic cell using the specific gene editing in refers. The relation of the specific gene editing in refers to the first successful gene editing in refers to the first successful gene editing in refers to the specific gene editing in refers. Success Orphanet: a non-human eukaryotic cell using the specific gene editing in refers to the first successful gene editing. The specific gene editing in refers to the first successful gene editing in refers to the refers to a successful gene editing in refers to the refers to a successful gene editing in refers to the related edition in refers to the relation and refers to the relation in refers to the relation and refers to the relation and

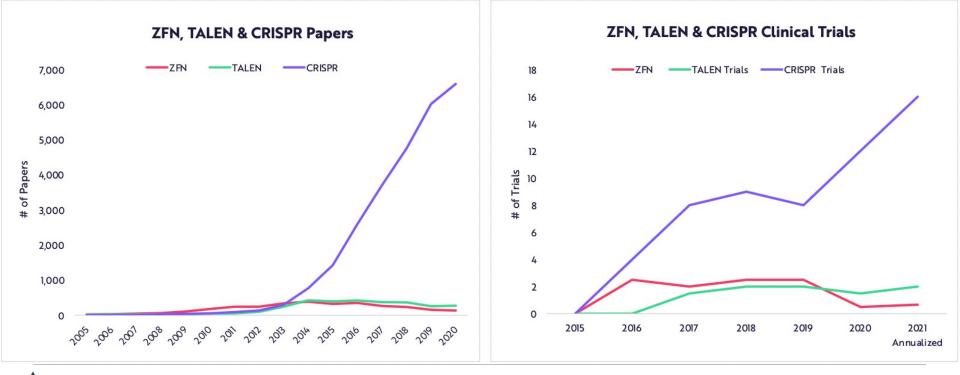
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Future of Gene Editing

Aspect

WEALTH MANAGEMENT

CRISPR Is Dominating Academic Research And Clinical Trials



Forecasts are inherently limited and cannot be relied upon. | For informational purposes only and should not be considered investment advice, or a recommendation to buy, sell or hold any particular security. Source: Clairivate Analytics. Web of Science. Accessed 12/10/2021. National Library of Medicine (U.S.). (clinicaltrials gov/. Accessed 12/10/2021

In Summary...

- It's been a rough year high prices & low supplies
- Government policy directly impacts our quality of life
 elections allow for course corrections
- Research & innovation is increasing dramatically
- Things are never quite as bad as they appear
- As investors, time is on our side
- Vote early & often!

The Proper Perspective

- Stay the course through difficult markets
- Probability is high the stock market will rise from here
- Active diversification pays off in the long run
- 2022 A bumpy ride...buckle up and consider adding funds to your portfolio
- Elections matter vote!

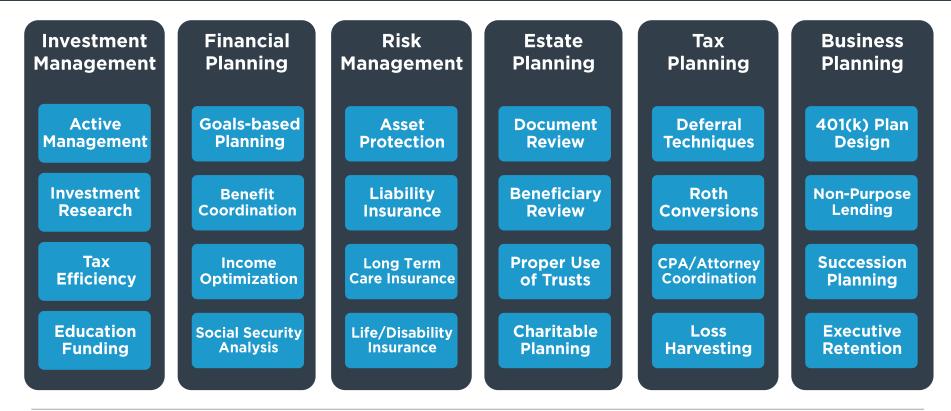
Closing Message

USA – Even with all its troubles, it's the envy of the world.





Aspect Wealth Management



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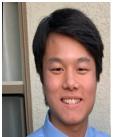
Denise Salzman** CPA®



Evita Hernandez Client Services



Jalisa Murphy Client Services



Chansen Saw Client Services



Janet McMillan Office Administrator



Chip Tencza Operations Analyst



Jacqueline Clark Event⁵² Coordinator



Thank You!

