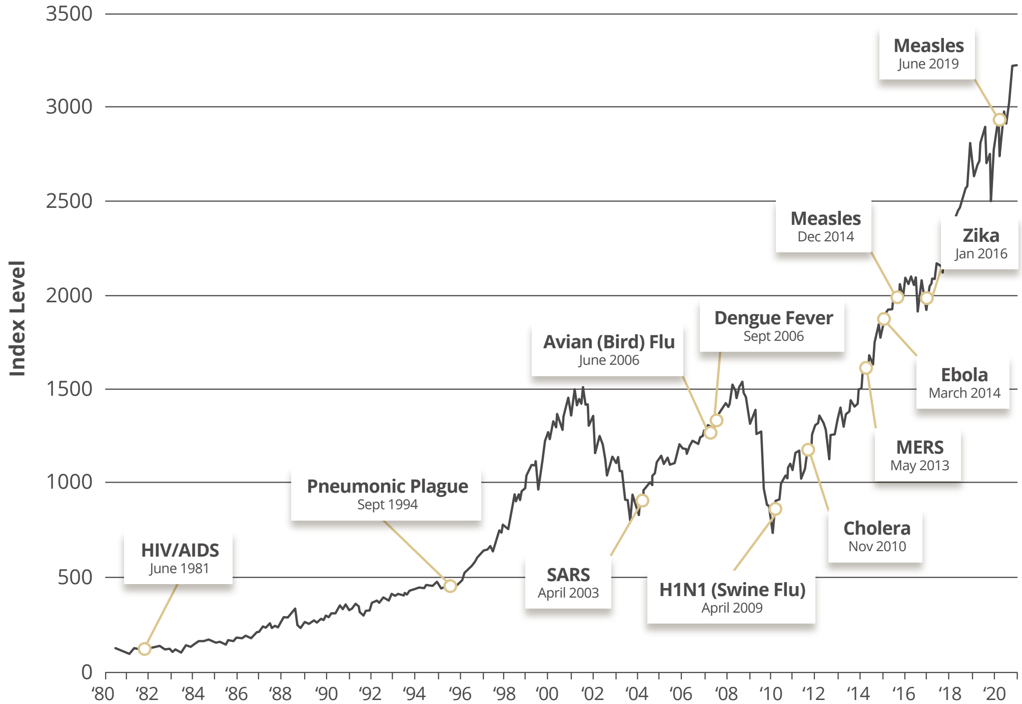
Chart of the Month

February 2020

Epidemics and S&P Index Performance



Epidemic	Date	S&P 500 6-Month % Change	S&P 500 12-Month % Change
HIV/AIDS	June 1981	-6.6%	-16.5%
Pneumonic Plague	Sept 1994	8.2%	26.3%
SARS	April 2003	14.6%	20.8%
Avian (Bird) Flu	June 2006	11.7%	18.4%
Dengue Fever	Sept 2006	6.4%	14.3%
H1N1 (Swine Flu)	April 2009	18.7%	36.0%
Cholera	Nov 2010	13.9%	5.6%
MERS	May 2013	10.7%	18.0%
Ebola	March 2014	5.3%	10.4%
Measles	Dec 2014	0.2%	-0.7%
Zika	Jan 2016	12.0%	17.5%
Measles	June 2019	9.8%	N/A*
Average Price Return		**8.8%**	**13.6%**

*Source: First Trust

Coronavirus is one of thirteen epidemic outbreaks that have threatened health and economic conditions over the last 40-years. While news of the outbreaks often moves financial markets, in 11 of the 12 cases prior to coronavirus, the S&P 500 was up an average 8.8% 6-month later and in 9 of the 11 cases, it was up 13.6% after 12-months.* While we take such historic studies with a grain of salt, they are a reference point as we assess if/how this health/economic threat is different. Stay tuned.

See Important Disclosures on Page 3

Janiczek® Wealth Management

At a glance

Leadership

Joseph J. Janiczek
MSFS, ChFC
CEO

R. Brady Siegrist,
CFP®
Managing Partner of Wealth Management

Kyle Kersting
CFA, CAIA
Managing Director of Investments

Carole A. McKeown
FPQP™
Wealth Strategist

Justina Farber
AAMS®, AWMA®
Wealth Strategist

Pamela S. Dorn
Director of Client Operations

Cathy Wegner
Director of New Client Engagements

Courtney Townley
Director of Business Operations

Highlights

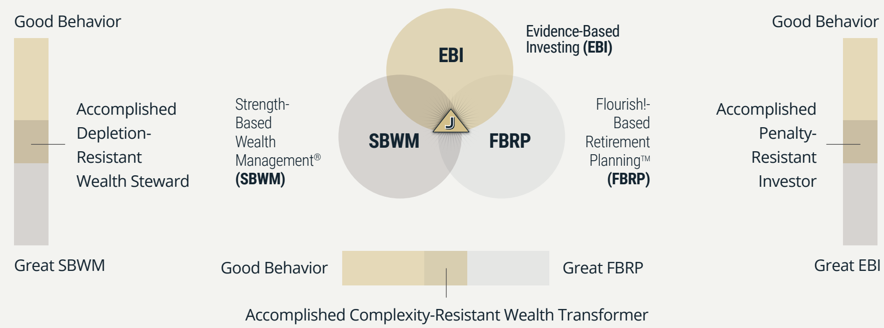
- Founded in 1990. Fee-only Full Disclosure
- SEC Registered Investment Advisor with clients in 25 states across country.
- Named among the Top, Best and Most Exclusive Wealth Advisors and Managers in the Nation multiple times.*
- Pioneer in Evidence Based Investing (EBI) and Strength Based Wealth Management® (SBWM).
- Awarded patent for Systems and Methods for Optimizing Wealth. (U.S.P.T.O. #8,403,739)
- Awarded Gold Medal, Best Business/ Finance Book of Year by CIPA.

5 Standards of Excellence

1. **Fiduciary**
   Legally bound to do what is in your best interest 100% of the time.
2. **Fee-only**
   No selling of products, or earning of commissions.
3. **Full-disclosure**
   No undisclosed arrangements.
4. **Full Breadth**
   No narrow scope limiting the advisor's perspective – our Evidence Based Investing and Strength Based Wealth Management® is our full breadth approach
5. **Free Agency**
   No proprietary products, we offer comprehensive access to broad offerings globally.

Formula

SBWM + EBI + FBRP = Optimal Freedom of Time, Money, Property, Relationship & Purpose



Most Useful Tools & Concepts

- The Stages of Financial Freedom®
- Wealth Optimization Plan & Dashboard
- 35 Essential Strengths®
- Lifestyle Protection Analysis™
- Five Guiding Principles®
- 7 Flourish! Activators™ New

Most Popular Investor Resources

- 2020 Investment Conditions & Outlook
- Quarterly Market Update Report
- Quarterly Perspective Advantage Deck
- Chart of the Month New
- Smart Investing Guide
- Investing From a Position of Strength Book

Go to our all new Janiczek.com website for these resources and more New

Important Disclosures Information

The content herein is to be used for informational purposes only. Neither Janiczek Wealth Management or its owners and employees represent or warrant the accuracy or completeness of the information contained in this report. In no event will Janiczek Wealth Management or its owners or employees be liable for any damages that may result from the use or reliance on these materials.

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Janiczek® Wealth Management ("Janiczek®"), or any non-investment related services, will be profitable, equal any historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Janiczek® is neither a law firm nor accounting firm, and no portion of its services should be construed as legal or accounting advice. Moreover, you should not assume that any discussion or information contained in this document serves as the receipt of, or as a substitute for, personalized investment advice from Janiczek®. Please remember that it remains your responsibility to advise Janiczek®, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/ revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure Brochure discussing our advisory services and fees is available upon request. The scope of the services to be provided depends upon the needs of the client and the terms of the engagement.

Historical performance results for investment indices and/or categories have been provided for general comparison purposes only, and generally do not reflect the deduction of transaction and/or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results. It should not be assumed that your account holdings correspond directly to any comparative indices.

Award Selection Criteria for Top Financial Advisors

Please Note: Rankings and/or recognition by unaffiliated rating services and/or publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if Janiczek is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of Janiczek by any of its clients. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser. Rankings are generally limited to participating advisers.

Barron's Top Advisors: Rankings are based on data provided by advisors. Included factors were assets under management, regulatory record, revenue produced for the firm, quality of practice and philanthropic work. Investment performance is not an explicit component.

Top Financial Advisors/Financial Times: Rankings are based on data provided by investment firms. Included factors were assets under management, asset retention, years of experience, FINRA compliance record. Investment performance is not an explicit component.

Advisory HQ: Rankings are based on data provided by investment firms. Included factors were fiduciary duty, independence, transparency, level of customized service, history of innovation, fee structure, quality of services provided, team excellence and wealth of experience.

Mutual Funds Magazine: Rankings are based on data provided by investment firms. Included factors were nomination by peers, higher education, professional accreditations, SEC and state registrations, fee structure, assets under management, minimum client portfolio, years of experience and SEC filings. Investment performance is not an explicit component.

Worth Magazine: Rankings are based on data provided by investment firms. Included factors were professional designation and background, client retention rates, average portfolio returns, fee structures and sample financial plans were submitted for review. Investment performance is not an explicit component.

Sources: Barron's March 2019, 2018, 2017, 2016, 2015, 2014; Financial Times June 2017, 2015; AdvisoryHQ March 2018, 2017, 2016; Mutual Funds magazine January 2001; Worth magazine July 2002, January 2004, October 2004, October 2008.