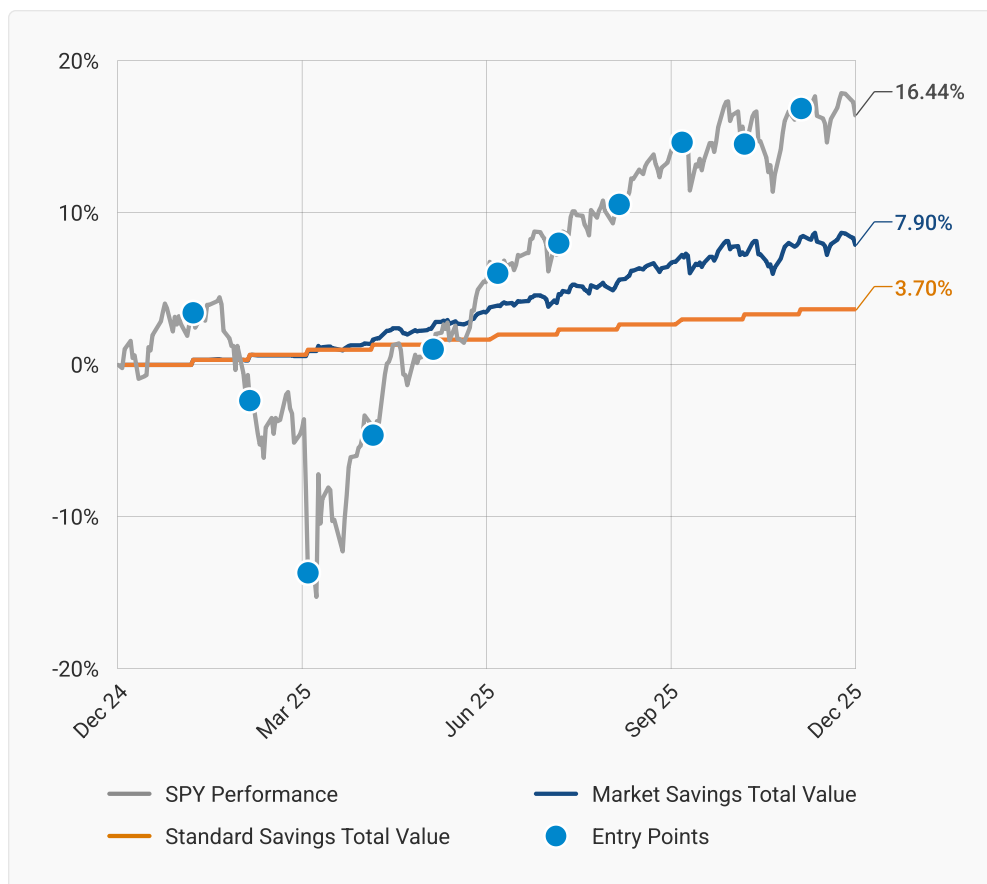


# Market Savings in Action: Understanding Returns Through Real Market Conditions

## Market Savings Hypothetical Account Value New account, linked to SPY.

The chart below tracks a hypothetical Market Savings account opened December 31, 2024 and linked to the SPDR S&P 500 ETF Trust (SPY). SPY (gray line) declined nearly 15% in the first quarter of 2025 before recovering to finish the year up 16.44%. Each blue dot marks a monthly investment into linked securities, capturing SPY's price at that specific moment. Early purchases occurred during the drawdown at significantly lower prices, while later purchases occurred as SPY recovered. The Market Savings account (dark blue line) achieved a 7.9% return. For comparison, a standard savings account (orange line) would have earned 3.7% APY over the same period.

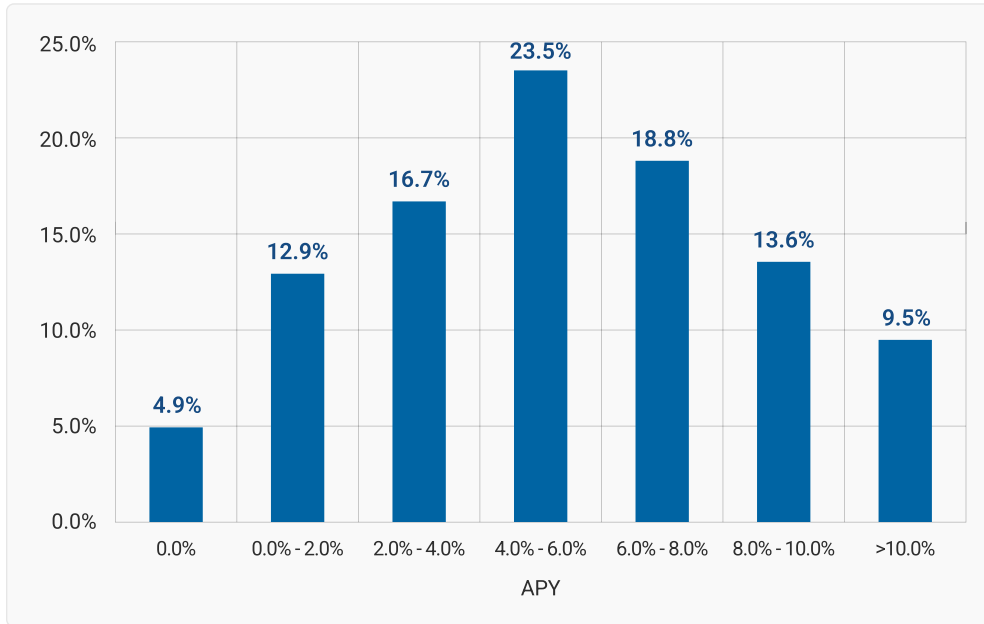


### Key Takeaways

- **Time diversification reduces risk.** Monthly investing spreads purchases throughout the year, reducing the impact of any single entry point and producing more stable returns.
- **Volatility can create opportunity.** When markets decline early then recover, monthly investing captures lower prices during the drawdown while still participating in the recovery.
- **Meaningful outperformance.** Market Savings hypothetically delivered 7.9%—420 basis points above the 3.7% standard savings rate—combining FDIC protection with market-linked returns.

# Hypothetical Account Returns

This graph shows the range of annual returns that a Market Savings customer could hypothetically have received with the S&P 500 from December 31, 2004 up to December 31, 2025, assuming that current funding rates and investment pricing had been in place throughout; these results utilize both back-tested and live data and are net of fees.



This graph utilizes hypothetical, back-tested performance data based on simulations carried out by Save; future performance may be worse or better than the simulated past results. Where back-tested account returns are shown, the results assume current funding rates and investment pricing had been in place throughout, and are net of fees.

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