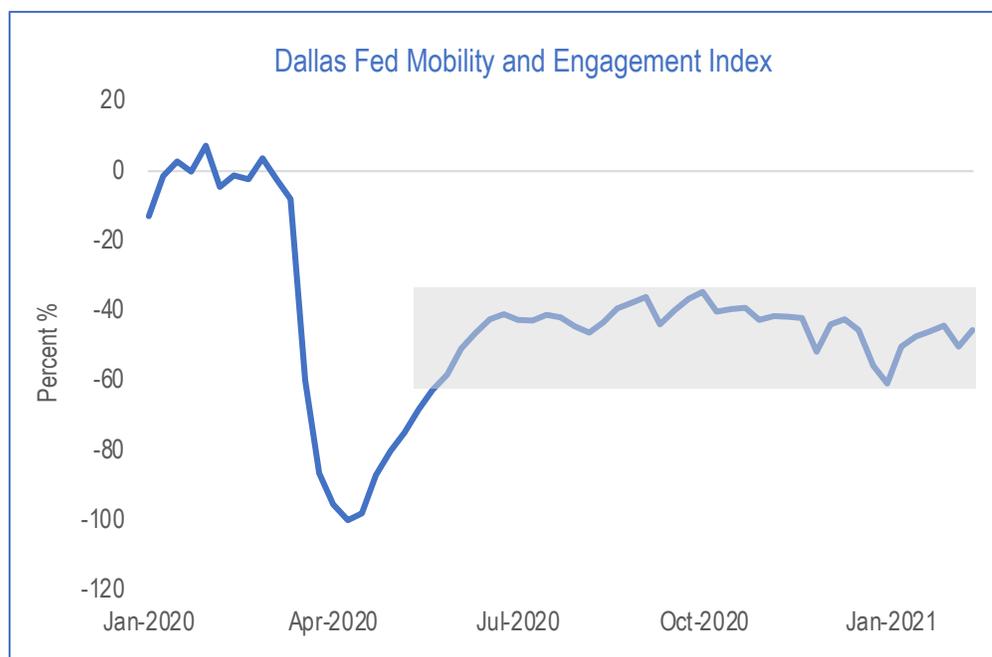


Is The Worst Over for COVID-19?

The Mobility and Engagement Index measures the deviation from normal mobility behaviors induced by COVID-19. Typical activity is still approximately 50% lower than pre COVID levels. Activity has recovered partly from lows in spring 2020 but has consistently been range-bound between -40% and -60%.

Never Going Back to "Old Normal?" Some of the effects that COVID-19 has had on lifestyle, work and business may be permanent. The digital pivot, the long-term mega-trend transforming global economies by facilitating virtual communications, increasing operating efficiencies and reducing the need for unnecessary travel to physical offices has accelerated. Global digitalization may still be in early innings and investors looking for real growth in their portfolios may need to identify the companies that are leading these trends and stand to benefit from this potentially permanent shift in consumer and business behavior.



Source: [Federal Reserve Bank of Dallas](https://www.frb.org/research/engagements/)

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Companies involved with Internet technology and e-commerce are exposed to risks associated with rapid advances in technology, obsolescence of current products and services, the finite life of patents and the constant threat of global competition and substitutes.

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