

Asset Class Snapshot 11/3/23	
Asset Class	YTD Return
U.S. Stock	13.93%
Global Stock Ex U.S.	5.30%
U.S. Bond	-0.53%
Global Bond	-1.24%
U.S. Real Estate	-2.58%

Region Snapshot 11/3/23	
Region	YTD Return
Latin America Stock	15.74%
U.S. Stock	13.93%
Europe Stock	8.02%
Global Stock Ex U.S.	5.30%
Asia Pacific Stock	2.85%
Emerging Markets	1.42%

Equity Style Snapshot 11/3/23			
YTD	Value	Blend	Growth
Large	0.61%	15.67%	31.97%
Mid	-0.71%	3.07%	7.37%
Small	2.29%	3.17%	4.56%

Asset Class Summary 11/3/23							
Asset Class	1 Week	1 Month	3 Month	YTD	1 Year	3 Year	5 Year
U.S. Stock	6.06%	3.04%	-3.42%	13.93%	17.42%	9.53%	10.98%
Global Stock Ex U.S.	4.26%	2.50%	-4.41%	5.30%	17.36%	3.40%	3.93%
U.S. Bond	2.00%	2.20%	-0.98%	-0.53%	2.99%	-4.84%	0.46%
Global Bond	1.93%	2.31%	-1.91%	-1.24%	4.76%	-6.76%	-1.21%
U.S. Real Estate	8.72%	6.36%	-6.26%	-2.58%	1.58%	2.51%	3.73%

Region Summary 11/3/23							
Region	1 Week	1 Month	3 Month	YTD	1 Year	3 Year	5 Year
U.S. Stock	6.06%	3.04%	-3.42%	13.93%	17.42%	9.53%	10.98%
Global Stock Ex U.S.	4.26%	2.50%	-4.41%	5.30%	17.36%	3.40%	3.93%
Emerging Markets	3.12%	1.05%	-6.22%	1.42%	13.11%	-3.03%	1.47%
Europe Stock	4.79%	3.23%	-4.26%	8.02%	22.63%	7.67%	5.41%
Asia Pacific Stock	3.04%	1.27%	-4.97%	2.85%	16.56%	-1.33%	2.80%
Latin America Stock	6.05%	7.42%	-2.81%	15.74%	8.91%	15.32%	2.16%

Equity Style Summary 11/3/23							
Region	1 Week	1 Month	3 Month	YTD	1 Year	3 Year	5 Year
Large Growth	6.64%	3.89%	-1.57%	31.97%	35.24%	8.10%	14.66%
Large Blend	5.95%	3.19%	-2.72%	15.67%	19.50%	9.94%	11.69%
Large Value	5.12%	2.34%	-4.10%	0.61%	4.72%	12.01%	8.41%
Mid Growth	6.07%	1.10%	-7.43%	7.37%	10.48%	1.91%	8.82%
Mid Blend	6.21%	2.39%	-6.79%	3.07%	6.35%	5.85%	8.05%
Mid Value	6.34%	3.57%	-6.22%	-0.71%	2.69%	9.77%	6.88%
Small Growth	6.46%	0.54%	-10.05%	4.56%	4.89%	-1.84%	4.84%
Small Blend	6.88%	2.26%	-8.05%	3.17%	4.79%	6.16%	6.19%
Small Value	7.21%	3.59%	-6.49%	2.29%	4.81%	12.50%	6.55%

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MARKET UPDATE

YCHARTS

Sector Snapshot 11/3/23	
Sector	YTD Return
Comm. Services	41.74%
Technology	38.92%
Consumer Cyclical	24.90%
Industrials	4.71%
Materials	2.86%
Energy	1.75%
Financials	0.15%
Real Estate	-2.55%
Health Care	-5.08%
Consumer Defensive	-6.05%
Utilities	-10.17%

S&P 500 Sector Weights* 11/2/23	
Sector	Weight
Technology	28.92%
Health Care	13.04%
Financials	12.33%
Consumer Cyclical	10.82%
Comm. Services	8.70%
Industrials	8.16%
Consumer Defensive	6.47%
Energy	4.53%
Utilities	2.50%
Real Estate	2.37%
Materials	2.17%

Sector Summary 11/3/23							
Sector	1 Week	1 Month	3 Month	YTD	1 Year	3 Year	5 Year
Cyclical							
Consumer Cyclical	7.11%	1.93%	-5.08%	24.90%	18.63%	3.68%	9.31%
Financials	7.41%	4.36%	-3.19%	0.15%	3.50%	12.91%	7.30%
Materials	5.12%	1.93%	-5.48%	2.86%	10.34%	8.05%	10.14%
Real Estate	8.53%	6.91%	-5.47%	-2.55%	1.99%	3.05%	5.37%
Sensitive							
Comm. Services	7.09%	3.67%	0.73%	41.74%	50.17%	4.89%	9.03%
Energy	2.42%	-2.09%	0.59%	1.75%	-0.44%	49.36%	10.60%
Industrials	5.35%	1.92%	-6.32%	4.71%	10.43%	9.89%	9.38%
Technology	6.60%	5.45%	-0.80%	38.92%	45.91%	15.95%	21.40%
Defensive							
Consumer Defensive	3.26%	1.33%	-8.20%	-6.05%	-0.66%	4.93%	7.34%
Health Care	3.47%	-0.01%	-3.72%	-5.08%	-0.41%	8.32%	9.26%
Utilities	5.33%	8.83%	-3.67%	-10.17%	-4.25%	1.59%	6.40%

Market Indicators									
Name	As of	Latest**	1 Month Ago	1 Mo. % Change	1 Year Ago	1 Year % Change	Freq.		
Key Interest Rates									
1 Month Treasury	11/3/23	5.53%	5.55%	▼ -0.4%	3.75%	▲ 47.5%	Daily		
2 Year Treasury	11/3/23	4.83%	5.15%	▼ -6.2%	4.71%	▲ 2.5%	Daily		
10 Year Treasury	11/3/23	4.57%	4.81%	▼ -5.0%	4.14%	▲ 10.4%	Daily		
30 Year Mortgage	11/2/23	7.76%	7.31%	▲ 6.2%	7.08%	▲ 9.6%	Weekly		
US Corporate AAA	11/2/23	5.33%	5.40%	▼ -1.3%	4.97%	▲ 7.2%	Daily		
US Corporate BBB	11/2/23	6.43%	6.44%	▼ -0.2%	6.34%	▲ 1.4%	Daily		
US Corporate CCC	11/2/23	14.92%	14.25%	▲ 4.7%	16.23%	▼ -8.1%	Daily		
Effective Federal Funds	11/2/23	5.33%	5.33%	▲ 0.0%	3.08%	▲ 73.1%	Daily		
U.S. Economy									
Consumer Sentiment	10/31/23	63.80	67.90	▼ -6.0%	59.90	▲ 6.5%	Monthly		
Unemployment Rate	10/31/23	3.90%	3.80%	▲ 2.6%	3.70%	▲ 5.4%	Monthly		
Inflation Rate	9/30/23	3.70%	3.18%	▲ 16.4%	8.20%	▼ -54.9%	Monthly		
Manufacturing PMI	10/31/23	46.70	49.00	▼ -4.7%	50.20	▼ -7.0%	Monthly		
Non Manufacturing PMI	10/31/23	51.80	53.60	▼ -3.4%	54.40	▼ -4.8%	Monthly		
Retail Sales	9/30/23	613,016	603,792	▲ 1.5%	595,234	▲ 3.0%	Monthly		
Building Permits	9/30/23	1,473	1,443	▲ 2.1%	1,588	▼ -7.2%	Monthly		

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Asset Class Indices

Name	Index	Index Start Date
U.S. Stock	Russell 3000 Total Return	12/29/78
Global Stock Ex U.S.	MSCI ACWI Ex USA Net Total Return	12/29/00
U.S. Bond	Bloomberg US Aggregate	4/29/96
Global Bond	Bloomberg Global Aggregate	1/4/99
U.S. Real Estate	Dow Jones US Real Estate Index Total Return	8/2/10

Region Indices

Name	Index	Index Start Date
U.S. Stock	Russell 3000 Total Return	12/29/78
Global Stock Ex U.S.	MSCI ACWI Ex USA Net Total Return	12/29/00
Emerging Markets	MSCI Emerging Markets Net Total Return	12/29/00
Europe Stock	MSCI Europe Net Total Return	2/28/95
Asia Pacific Stock	MSCI AC Asia Pacific Net Total Return	12/29/00
Latin America Stock	MSCI Emerging Markets Latin America Net Total Return	12/29/00

Equity Style Indices

Name	Index	Index Start Date
Large Growth	CRSP US Large Cap Growth Index Total Return	1/28/13
Large Blend	CRSP US Large Cap Index Total Return	1/29/13
Large Value	CRSP US Large Cap Value Index Total Return	1/29/13
Mid Growth	CRSP US Mid Cap Growth Index Total Return	1/29/13
Mid Blend	CRSP US Mid Cap Index Total Return	1/29/13
Mid Value	CRSP US Mid Cap Value Index Total Return	1/29/13
Small Growth	CRSP US Small Cap Growth Index Total Return	1/29/13
Small Blend	CRSP US Small Cap Index Total Return	1/29/13
Small Value	CRSP US Small Cap Value Index Total Return	1/29/13

Sector Indices

Name	Index	Index Start Date
Consumer Cyclical	Consumer Discret Sel Sect SPDR® ETF	12/16/98
Financials	Financial Select Sector SPDR® ETF	12/16/98
Materials	Materials Select Sector SPDR® ETF	12/16/98
Real Estate	Real Estate Select Sector SPDR®	10/7/15
Comm. Services	Communication Services Sel Sect SPDR®ETF	6/18/18
Energy	Energy Select Sector SPDR® ETF	12/16/98
Industrials	Industrial Select Sector SPDR® ETF	12/16/98
Technology	Technology Select Sector SPDR® ETF	12/16/98
Consumer Defensive	Consumer Staples Select Sector SPDR® ETF	12/16/98
Health Care	Health Care Select Sector SPDR® ETF	12/16/98
Utilities	Utilities Select Sector SPDR® ETF	12/16/98

* SPY's sector exposure data is used as a proxy for the 'S&P 500 Sector Weights' module. This data may not be updated as of the selected time period in cell F1, as YCharts does not provide historical sector exposure data for ETFs or Mutual Funds.

** Economic data may not be updated as of the selected time period in cell F1. Please see the 'As of' column in the 'Market Indicators' module to determine each indicator's as of date. '1 Month Ago' and '1 Year Ago' columns will populate with data 1 month and 1 year prior to the 'As of' column, respectively.