

MARKET UPDATE

YCHARTS

| Asset Class Snapshot 12/8/23 | |
|------------------------------|------------|
| Asset Class | YTD Return |
| U.S. Stock | 20.98% |
| Global Stock Ex U.S. | 10.19% |
| U.S. Real Estate | 5.05% |
| U.S. Bond | 2.66% |
| Global Bond | 2.16% |

| Region Snapshot 12/8/23 | |
|-------------------------|------------|
| Region | YTD Return |
| Latin America Stock | 23.10% |
| U.S. Stock | 20.98% |
| Europe Stock | 15.27% |
| Global Stock Ex U.S. | 10.19% |
| Asia Pacific Stock | 5.85% |
| Emerging Markets | 4.42% |

| Equity Style Snapshot 12/8/23 | | | |
|-------------------------------|-------|--------|--------|
| YTD | Value | Blend | Growth |
| Large | 4.61% | 22.70% | 42.28% |
| Mid | 4.95% | 9.79% | 15.35% |
| Small | 8.90% | 10.51% | 12.91% |

| Asset Class Summary 12/8/23 | | | | | | | |
|-----------------------------|--------|---------|---------|--------|--------|--------|--------|
| Asset Class | 1 Week | 1 Month | 3 Month | YTD | 1 Year | 3 Year | 5 Year |
| U.S. Stock | 0.29% | 5.87% | 3.70% | 20.98% | 17.33% | 7.73% | 13.09% |
| Global Stock Ex U.S. | -0.03% | 4.93% | 2.68% | 10.19% | 9.03% | 0.79% | 5.52% |
| U.S. Bond | 0.15% | 2.83% | 2.06% | 2.66% | 0.67% | -4.08% | 0.74% |
| Global Bond | 0.28% | 3.27% | 2.70% | 2.16% | 0.51% | -6.32% | -0.77% |
| U.S. Real Estate | -0.30% | 9.65% | 3.60% | 5.05% | 2.31% | 3.47% | 4.22% |

| Region Summary 12/8/23 | | | | | | | |
|------------------------|--------|---------|---------|--------|--------|--------|--------|
| Region | 1 Week | 1 Month | 3 Month | YTD | 1 Year | 3 Year | 5 Year |
| U.S. Stock | 0.29% | 5.87% | 3.70% | 20.98% | 17.33% | 7.73% | 13.09% |
| Global Stock Ex U.S. | -0.03% | 4.93% | 2.68% | 10.19% | 9.03% | 0.79% | 5.52% |
| Emerging Markets | -0.71% | 1.92% | 0.51% | 4.42% | 3.26% | -5.70% | 2.37% |
| Europe Stock | 0.69% | 6.99% | 4.56% | 15.27% | 13.80% | 5.18% | 7.81% |
| Asia Pacific Stock | -0.41% | 2.97% | 0.58% | 5.85% | 5.08% | -3.71% | 3.70% |
| Latin America Stock | -0.47% | 6.34% | 9.28% | 23.10% | 22.03% | 8.19% | 4.42% |

| Equity Style Summary 12/8/23 | | | | | | | |
|------------------------------|--------|---------|---------|--------|--------|--------|--------|
| Region | 1 Week | 1 Month | 3 Month | YTD | 1 Year | 3 Year | 5 Year |
| Large Growth | 0.66% | 5.78% | 5.77% | 42.28% | 34.87% | 7.36% | 17.40% |
| Large Blend | 0.25% | 5.41% | 3.90% | 22.70% | 18.89% | 8.34% | 13.70% |
| Large Value | -0.26% | 4.96% | 1.67% | 4.61% | 3.45% | 9.32% | 9.67% |
| Mid Growth | -0.64% | 7.30% | 1.75% | 15.35% | 11.33% | 0.32% | 11.20% |
| Mid Blend | -0.24% | 7.38% | 2.42% | 9.79% | 6.79% | 4.04% | 10.18% |
| Mid Value | 0.13% | 7.45% | 3.06% | 4.95% | 2.78% | 7.78% | 8.77% |
| Small Growth | 0.24% | 9.61% | 0.52% | 12.91% | 9.11% | -3.74% | 7.62% |
| Small Blend | 0.41% | 9.18% | 2.57% | 10.51% | 7.63% | 3.36% | 8.72% |
| Small Value | 0.54% | 8.86% | 4.17% | 8.90% | 6.65% | 8.88% | 8.87% |

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MARKET UPDATE

YCHARTS

| Sector Snapshot | | 12/8/23 |
|--------------------|--|------------|
| Sector | | YTD Return |
| Technology | | 50.97% |
| Comm. Services | | 47.87% |
| Consumer Cyclical | | 35.01% |
| Industrials | | 12.30% |
| Financials | | 7.12% |
| Materials | | 6.96% |
| Real Estate | | 5.19% |
| Health Care | | -1.60% |
| Energy | | -3.47% |
| Consumer Defensive | | -4.19% |
| Utilities | | -7.92% |

| S&P 500 Sector Weights* | | 11/2/23 |
|-------------------------|--|---------|
| Sector | | Weight |
| Technology | | 29.60% |
| Health Care | | 12.73% |
| Financials | | 12.46% |
| Consumer Cyclical | | 11.08% |
| Comm. Services | | 8.69% |
| Industrials | | 8.25% |
| Consumer Defensive | | 6.22% |
| Energy | | 3.93% |
| Real Estate | | 2.47% |
| Utilities | | 2.41% |
| Materials | | 2.17% |

| Sector Summary | | | | | | | | 12/8/23 |
|--------------------|--------|---------|---------|--------|--------|--------|--------|---------|
| Sector | 1 Week | 1 Month | 3 Month | YTD | 1 Year | 3 Year | 5 Year | |
| Cyclical | | | | | | | | |
| Consumer Cyclical | 1.23% | 7.05% | 2.82% | 35.01% | 24.87% | 4.06% | 11.99% | |
| Financials | -0.11% | 7.31% | 5.81% | 7.12% | 6.48% | 9.97% | 9.83% | |
| Materials | -1.70% | 6.24% | 0.64% | 6.96% | 2.25% | 6.64% | 11.87% | |
| Real Estate | -0.29% | 9.73% | 4.33% | 5.19% | 2.38% | 4.49% | 5.69% | |
| Sensitive | | | | | | | | |
| Comm. Services | 0.82% | 4.54% | 5.52% | 47.87% | 44.30% | 2.41% | 11.16% | |
| Energy | -3.28% | -0.63% | -10.01% | -3.47% | 0.66% | 32.34% | 10.61% | |
| Industrials | 0.20% | 7.55% | 3.57% | 12.30% | 10.94% | 8.57% | 11.87% | |
| Technology | 0.58% | 6.20% | 8.26% | 50.97% | 43.04% | 14.75% | 24.98% | |
| Defensive | | | | | | | | |
| Consumer Defensive | -1.18% | 1.96% | -1.55% | -4.19% | -5.94% | 3.79% | 7.92% | |
| Health Care | 0.18% | 3.04% | 0.42% | -1.60% | -3.97% | 7.07% | 9.73% | |
| Utilities | -0.19% | 4.29% | 1.18% | -7.92% | -8.08% | 3.56% | 5.64% | |

| 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 | 12/8/23 | 5.54% | 5.52% | ▲ 0.4% | 3.75% | ▲ 47.7% | | Daily |
| 2 Year Treasury | 12/8/23 | 4.71% | 4.93% | ▼ -4.5% | 4.31% | ▲ 9.3% | | Daily |
| 10 Year Treasury | 12/8/23 | 4.23% | 4.49% | ▼ -5.8% | 3.48% | ▲ 21.6% | | Daily |
| 30 Year Mortgage | 12/7/23 | 7.03% | 7.76% | ▼ -9.4% | 6.49% | ▲ 8.3% | | Weekly |
| US Corporate AAA | 12/7/23 | 4.76% | 5.24% | ▼ -9.2% | 4.27% | ▲ 11.5% | | Daily |
| US Corporate BBB | 12/7/23 | 5.74% | 6.33% | ▼ -9.3% | 5.47% | ▲ 4.9% | | Daily |
| US Corporate CCC | 12/7/23 | 13.94% | 14.82% | ▼ -5.9% | 15.22% | ▼ -8.4% | | Daily |
| Effective Federal Funds | 12/7/23 | 5.33% | 5.33% | ▲ 0.0% | 3.83% | ▲ 39.2% | | Daily |
| U.S. Economy | | | | | | | | |
| Consumer Sentiment | 11/30/23 | 61.30 | 67.90 | ▼ -9.7% | 56.70 | ▲ 8.1% | | Monthly |
| Unemployment Rate | 11/30/23 | 3.70% | 3.80% | ▼ -2.6% | 3.60% | ▲ 2.8% | | Monthly |
| Inflation Rate | 9/30/23 | 3.24% | 3.18% | ▲ 2.0% | 8.20% | ▼ -60.5% | | Monthly |
| Manufacturing PMI | 11/30/23 | 46.70 | 49.00 | ▼ -4.7% | 49.00 | ▼ -4.7% | | Monthly |
| Non Manufacturing PMI | 11/30/23 | 52.70 | 53.60 | ▼ -1.7% | 56.50 | ▼ -6.7% | | Monthly |
| Retail Sales | 9/30/23 | 612,059 | 603,792 | ▲ 1.4% | 594,142 | ▲ 3.0% | | Monthly |
| Building Permits | 9/30/23 | 1,487 | 1,443 | ▲ 3.0% | 1,588 | ▼ -6.4% | | Monthly |

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NOTES AND DISCLAIMERS

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 | XLRE | 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.