

MARKET UPDATE

YCHARTS

Asset Class Snapshot 12/29/23	
Asset Class	YTD Return
U.S. Stock	24.44%
Global Stock Ex U.S.	13.06%
U.S. Real Estate	11.04%
U.S. Bond	4.88%
Global Bond	4.65%

Region Snapshot 12/29/23	
Region	YTD Return
Latin America Stock	27.73%
U.S. Stock	24.44%
Europe Stock	17.84%
Global Stock Ex U.S.	13.06%
Asia Pacific Stock	8.84%
Emerging Markets	7.23%

Equity Style Snapshot 12/29/23			
YTD	Value	Blend	Growth
Large	7.87%	25.86%	45.34%
Mid	8.56%	14.35%	21.06%
Small	14.21%	16.11%	18.91%

Asset Class Summary 12/29/23							
Asset Class	1 Week	1 Month	3 Month	YTD	1 Year	3 Year	5 Year
U.S. Stock	2.86%	5.70%	6.82%	24.44%	22.76%	8.71%	14.04%
Global Stock Ex U.S.	2.60%	4.21%	3.58%	13.06%	12.33%	1.59%	6.27%
U.S. Bond	2.16%	5.05%	4.60%	4.88%	2.41%	-3.40%	1.16%
Global Bond	2.44%	5.03%	5.50%	4.65%	3.05%	-5.64%	-0.23%
U.S. Real Estate	5.70%	11.29%	9.04%	11.04%	7.82%	5.33%	5.75%

Region Summary 12/29/23							
Region	1 Week	1 Month	3 Month	YTD	1 Year	3 Year	5 Year
U.S. Stock	2.86%	5.70%	6.82%	24.44%	22.76%	8.71%	14.04%
Global Stock Ex U.S.	2.60%	4.21%	3.58%	13.06%	12.33%	1.59%	6.27%
Emerging Markets	2.69%	1.92%	1.94%	7.23%	6.97%	-4.76%	3.11%
Europe Stock	2.23%	5.43%	5.67%	17.84%	16.74%	5.93%	8.36%
Asia Pacific Stock	2.83%	2.92%	1.48%	8.84%	7.89%	-2.90%	4.56%
Latin America Stock	3.76%	6.04%	9.08%	27.73%	33.45%	9.14%	5.53%

Equity Style Summary 12/29/23							
Region	1 Week	1 Month	3 Month	YTD	1 Year	3 Year	5 Year
Large Growth	2.15%	4.81%	8.90%	45.34%	40.59%	8.17%	18.10%
Large Blend	2.58%	5.17%	6.74%	25.86%	24.04%	9.33%	14.56%
Large Value	3.12%	5.62%	4.17%	7.87%	8.17%	10.54%	10.70%
Mid Growth	4.95%	8.39%	8.02%	21.06%	18.64%	1.78%	12.51%
Mid Blend	4.15%	7.89%	7.13%	14.35%	12.87%	5.39%	11.46%
Mid Value	3.44%	7.44%	6.32%	8.56%	7.84%	9.03%	10.04%
Small Growth	5.32%	10.37%	6.92%	18.91%	16.66%	-2.76%	9.21%
Small Blend	5.07%	9.66%	8.14%	16.11%	15.09%	4.50%	10.35%
Small Value	4.88%	9.12%	9.08%	14.21%	14.04%	10.17%	10.52%

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MARKET UPDATE

YCHARTS

Sector Snapshot		12/29/23
Sector		YTD Return
Technology		55.04%
Comm. Services		49.00%
Consumer Cyclical		39.70%
Industrials		16.48%
Materials		11.19%
Real Estate		11.02%
Financials		10.73%
Health Care		-0.05%
Energy		-1.04%
Consumer Defensive		-2.65%
Utilities		-7.11%

S&P 500 Sector Weights*		11/2/23
Sector		Weight
Technology		29.54%
Health Care		12.69%
Financials		12.65%
Consumer Cyclical		11.13%
Comm. Services		8.41%
Industrials		8.35%
Consumer Defensive		6.10%
Energy		3.97%
Real Estate		2.55%
Utilities		2.40%
Materials		2.21%

Sector Summary								12/29/23
Sector	1 Week	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	
Cyclical								
Consumer Cyclical	3.48%	6.83%	4.51%	39.70%	32.60%	4.96%	12.99%	
Financials	3.38%	7.67%	7.71%	10.73%	12.22%	11.40%	11.35%	
Materials	3.95%	6.62%	4.74%	11.19%	9.47%	8.25%	13.00%	
Real Estate	5.54%	11.05%	9.60%	11.02%	7.33%	6.54%	7.18%	
Sensitive								
Comm. Services	0.77%	1.79%	5.46%	49.00%	49.16%	2.68%	11.23%	
Energy	2.52%	-0.35%	-7.71%	-1.04%	2.39%	33.23%	11.86%	
Industrials	3.73%	7.72%	8.08%	16.48%	16.67%	10.05%	13.02%	
Technology	2.70%	5.17%	13.74%	55.04%	49.78%	15.76%	25.66%	
Defensive								
Consumer Defensive	1.61%	1.12%	-0.45%	-2.65%	-2.83%	4.62%	8.35%	
Health Care	1.58%	4.85%	1.91%	-0.05%	-0.86%	7.84%	10.47%	
Utilities	0.88%	3.53%	-0.70%	-7.11%	-7.91%	3.55%	5.69%	

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	12/15/23	5.54%	5.52%	▲ 0.4%	3.95%	▲ 40.3%		Daily
2 Year Treasury	12/15/23	4.44%	4.90%	▼ -9.4%	4.23%	▲ 5.0%		Daily
10 Year Treasury	12/15/23	3.91%	4.53%	▼ -13.7%	3.44%	▲ 13.7%		Daily
30 Year Mortgage	12/14/23	6.95%	7.50%	▼ -7.3%	6.33%	▲ 9.8%		Weekly
US Corporate AAA	12/14/23	4.49%	5.10%	▼ -12.0%	4.31%	▲ 4.2%		Daily
US Corporate BBB	12/14/23	5.41%	6.15%	▼ -12.0%	5.44%	▼ -0.6%		Daily
US Corporate CCC	12/14/23	13.12%	14.45%	▼ -9.2%	14.72%	▼ -10.9%		Daily
Effective Federal Funds	12/14/23	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	11/30/23	3.14%	3.70%	▼ -15.2%	7.11%	▼ -55.9%		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	11/30/23	610,995	612,633	▼ -0.3%	592,838	▲ 3.1%		Monthly
Building Permits	9/30/23	1,487	1,443	▲ 3.0%	1,588	▼ -6.4%		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.