

| Asset Class Snapshot 1/31/24 | |
|------------------------------|------------|
| Asset Class | YTD Return |
| U.S. Stock | 1.11% |
| U.S. Bond | -0.27% |
| Global Stock Ex U.S. | -0.99% |
| Global Bond | -1.38% |
| U.S. Real Estate | -4.90% |

| Region Snapshot 1/31/24 | |
|-------------------------|------------|
| Region | YTD Return |
| U.S. Stock | 1.11% |
| Europe Stock | -0.12% |
| Global Stock Ex U.S. | -0.99% |
| Asia Pacific Stock | -1.67% |
| Emerging Markets | -4.64% |
| Latin America Stock | -4.80% |

| Equity Style Snapshot 1/31/24 | | | |
|-------------------------------|--------|--------|--------|
| YTD | Value | Blend | Growth |
| Large | 0.95% | 1.66% | 2.27% |
| | | | |
| Mid | -1.54% | -1.50% | -1.46% |
| Small | -2.45% | -2.63% | -2.87% |

| Asset Class Summary 1/31/24 | | | | | | | |
|-----------------------------|--------|---------|---------|--------|--------|--------|--------|
| Asset Class | 1 Week | 1 Month | 3 Month | YTD | 1 Year | 3 Year | 5 Year |
| U.S. Stock | -0.46% | 1.11% | 16.40% | 1.11% | 19.15% | 9.10% | 13.53% |
| Global Stock Ex U.S. | 0.80% | -0.99% | 13.34% | -0.99% | 5.88% | 1.14% | 5.32% |
| U.S. Bond | 1.34% | -0.27% | 8.23% | -0.27% | 2.10% | -3.17% | 0.83% |
| Global Bond | 1.01% | -1.38% | 7.90% | -1.38% | 0.94% | -5.67% | -0.89% |
| U.S. Real Estate | -0.16% | -4.90% | 16.38% | -4.90% | -2.94% | 3.65% | 4.00% |

| Region Summary 1/31/24 | | | | | | | |
|------------------------|--------|---------|---------|--------|--------|--------|--------|
| Region | 1 Week | 1 Month | 3 Month | YTD | 1 Year | 3 Year | 5 Year |
| U.S. Stock | -0.46% | 1.11% | 16.40% | 1.11% | 19.15% | 9.10% | 13.53% |
| Global Stock Ex U.S. | 0.80% | -0.99% | 13.34% | -0.99% | 5.88% | 1.14% | 5.32% |
| Emerging Markets | -0.66% | -4.64% | 7.01% | -4.64% | -2.94% | -7.50% | 0.99% |
| Europe Stock | 1.46% | -0.12% | 15.22% | -0.12% | 10.19% | 6.28% | 7.68% |
| Asia Pacific Stock | 0.26% | -1.67% | 10.83% | -1.67% | 1.59% | -4.31% | 3.63% |
| Latin America Stock | 0.71% | -4.80% | 17.52% | -4.80% | 14.99% | 10.68% | 2.19% |

| Equity Style Summary 1/31/24 | | | | | | | |
|------------------------------|--------|---------|---------|--------|--------|--------|--------|
| Region | 1 Week | 1 Month | 3 Month | YTD | 1 Year | 3 Year | 5 Year |
| Large Growth | -1.50% | 2.27% | 19.08% | 2.27% | 36.06% | 8.87% | 17.63% |
| Large Blend | -0.47% | 1.66% | 16.31% | 1.66% | 21.58% | 10.03% | 14.22% |
| Large Value | 0.77% | 0.95% | 13.04% | 0.95% | 7.21% | 11.26% | 10.44% |
| Mid Growth | -0.57% | -1.46% | 18.48% | -1.46% | 11.45% | 1.64% | 11.03% |
| Mid Blend | 0.09% | -1.50% | 16.08% | -1.50% | 5.82% | 5.16% | 10.15% |
| Mid Value | 0.67% | -1.54% | 13.97% | -1.54% | 0.92% | 8.73% | 8.91% |
| Small Growth | -0.50% | -2.87% | 18.25% | -2.87% | 5.46% | -4.49% | 7.30% |
| Small Blend | -0.30% | -2.63% | 17.25% | -2.63% | 4.40% | 2.94% | 8.61% |
| Small Value | -0.15% | -2.45% | 16.50% | -2.45% | 3.69% | 8.79% | 8.94% |

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MARKET UPDATE

YCHARTS

| Sector Snapshot | | 1/31/24 |
|--------------------|--|------------|
| Sector | | YTD Return |
| Comm. Services | | 4.43% |
| Financials | | 3.09% |
| Health Care | | 2.93% |
| Technology | | 2.70% |
| Consumer Defensive | | 1.24% |
| Energy | | -0.51% |
| Industrials | | -0.97% |
| Utilities | | -2.97% |
| Materials | | -3.89% |
| Consumer Cyclical | | -4.41% |
| Real Estate | | -4.82% |

| S&P 500 Sector Weights* | | 1/29/24 |
|-------------------------|--|---------|
| Sector | | Weight |
| Technology | | 30.84% |
| Health Care | | 12.58% |
| Financials | | 12.46% |
| Consumer Cyclical | | 10.50% |
| Comm. Services | | 9.13% |
| Industrials | | 8.09% |
| Consumer Defensive | | 6.01% |
| Energy | | 3.78% |
| Real Estate | | 2.37% |
| Utilities | | 2.20% |
| Materials | | 2.05% |

| Sector Summary | | | | | | | | 1/31/24 |
|--------------------|--------|---------|---------|--------|--------|--------|--------|---------|
| Sector | 1 Week | 1 Month | 3 Month | YTD | 1 Year | 3 Year | 5 Year | |
| Cyclical | | | | | | | | |
| Consumer Cyclical | -1.23% | -4.41% | 12.57% | -4.41% | 15.94% | 2.60% | 10.51% | |
| Financials | 1.15% | 3.09% | 20.37% | 3.09% | 8.03% | 12.33% | 10.63% | |
| Materials | 0.72% | -3.89% | 8.84% | -3.89% | -0.82% | 7.37% | 11.34% | |
| Real Estate | -0.03% | -4.82% | 16.42% | -4.82% | -2.69% | 4.65% | 5.56% | |
| Sensitive | | | | | | | | |
| Comm. Services | -0.41% | 4.43% | 17.53% | 4.43% | 39.04% | 5.21% | 11.43% | |
| Energy | 1.98% | -0.51% | -1.16% | -0.51% | -3.86% | 33.85% | 11.03% | |
| Industrials | 0.32% | -0.97% | 15.40% | -0.97% | 12.80% | 11.79% | 11.45% | |
| Technology | -2.74% | 2.70% | 20.79% | 2.70% | 46.65% | 16.31% | 25.72% | |
| Defensive | | | | | | | | |
| Consumer Defensive | 1.86% | 1.24% | 8.26% | 1.24% | 1.50% | 7.09% | 9.27% | |
| Health Care | 1.22% | 2.93% | 13.22% | 2.93% | 7.02% | 8.54% | 11.05% | |
| Utilities | 2.50% | -2.97% | 3.92% | -2.97% | -8.09% | 2.75% | 5.64% | |

| Market Indicators | | | | | | | | |
|---------------------------|----------|--------------|-------------|----------------|------------|-----------------|--|---------|
| Name | As of | Last Month** | 1 Month Ago | 1 Mo. % Change | 1 Year Ago | 1 Year % Change | | Freq. |
| Key Interest Rates | | | | | | | | |
| 1 Month Treasury | 1/31/24 | 5.53% | 5.60% | ▼ -1.3% | 4.58% | ▲ 20.7% | | Daily |
| 2 Year Treasury | 1/31/24 | 4.27% | 4.23% | ▲ 0.9% | 4.21% | ▲ 1.4% | | Daily |
| 10 Year Treasury | 1/31/24 | 3.99% | 3.88% | ▲ 2.8% | 3.52% | ▲ 13.4% | | Daily |
| 30 Year Mortgage | 1/25/24 | 6.69% | 6.67% | ▲ 0.3% | 6.15% | ▲ 8.8% | | Weekly |
| US Corporate AAA | 1/31/24 | 4.57% | 4.52% | ▲ 1.1% | 4.31% | ▲ 6.0% | | Daily |
| US Corporate BBB | 1/31/24 | 5.36% | 5.36% | ▲ 0.0% | 5.31% | ▲ 0.9% | | Daily |
| US Corporate CCC | 1/31/24 | 13.55% | 13.05% | ▲ 3.8% | 14.16% | ▼ -4.3% | | Daily |
| Effective Federal Funds | 1/31/24 | 5.33% | 5.33% | ▲ 0.0% | 4.33% | ▲ 23.1% | | Daily |
| U.S. Economy | | | | | | | | |
| Consumer Sentiment | 1/31/24 | 79.00 | ALID DATE | #VALUE! | ALID DATE | #VALUE! | | Monthly |
| Unemployment Rate | 1/31/24 | 3.70% | ALID DATE | #VALUE! | ALID DATE | #VALUE! | | Monthly |
| Inflation Rate | 11/30/23 | 3.35% | ALID DATE | #VALUE! | ALID DATE | #VALUE! | | Monthly |
| Manufacturing PMI | 1/31/24 | 49.10 | ALID DATE | #VALUE! | ALID DATE | #VALUE! | | Monthly |
| Non Manufacturing PMI | 11/30/23 | 50.60 | ALID DATE | #VALUE! | ALID DATE | #VALUE! | | Monthly |
| Retail Sales | 11/30/23 | 615,331 | ALID DATE | #VALUE! | ALID DATE | #VALUE! | | Monthly |
| Building Permits | 11/30/23 | 1,495 | ALID DATE | #VALUE! | ALID DATE | #VALUE! | | 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 | 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.