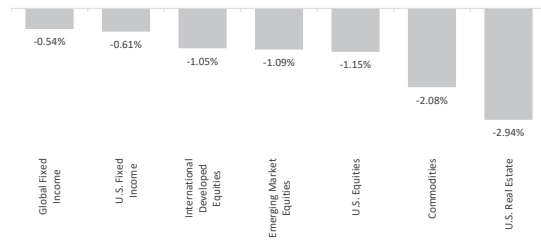


MARKET UPDATE

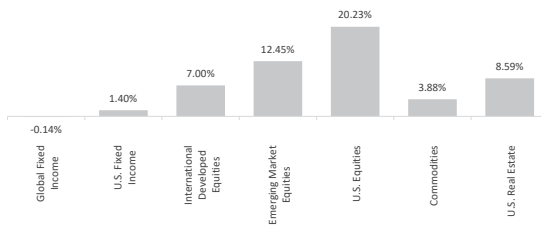
October 28th - November 1st, 2024

MARKETS SNAPSHOT

1 WEEK RETURN



YTD RETURN



EQUITIES

| Equity Markets | 1 Week | QTD | YTD | 1 Year | 3 Year | 5 Year |
|----------------------------------|--------|--------|---------|--------|--------|--------|
| U.S. Equities | -1.15% | -0.34% | 20.23% | 37.08% | 7.63% | 14.46% |
| International Developed Equities | -1.05% | -5.31% | 7.00% | 21.84% | 2.36% | 6.15% |
| Emerging Market Equities | -1.09% | -4.09% | 12.45% | 26.14% | -0.90% | 4.25% |
| European Equities | -1.37% | -4.91% | 7.84% | 23.96% | 3.69% | 7.59% |
| Asia Pacific Equities | -0.76% | -5.07% | 11.85% | 24.80% | 0.43% | 5.22% |
| Latin American Equities | -3.53% | -6.46% | -17.89% | -0.45% | 7.12% | -0.04% |

U.S. Equity Style

| U.S. Equity Style | 1 Week | QTD | YTD | 1 Year | 3 Year | 5 Year |
|-------------------|--------|--------|--------|--------|--------|--------|
| Large Growth | -1.59% | 0.38% | 25.03% | 42.67% | 9.08% | 18.96% |
| Large Blend | -1.35% | -0.50% | 21.47% | 37.15% | 9.17% | 15.14% |
| Large Value | -0.78% | -1.07% | 15.43% | 30.45% | 6.66% | 9.89% |
| Mid Growth | -1.09% | 1.82% | 14.96% | 38.43% | 0.37% | 11.26% |
| Mid Blend | -0.76% | -0.61% | 13.94% | 34.63% | 3.19% | 10.67% |
| Mid Value | -0.66% | -1.37% | 13.51% | 33.08% | 4.68% | 9.61% |
| Small Growth | 0.33% | -0.17% | 13.03% | 37.73% | -2.76% | 7.79% |
| Small Blend | 0.11% | -0.84% | 10.23% | 34.30% | -0.71% | 8.26% |
| Small Value | -0.12% | -1.52% | 7.56% | 31.01% | 1.07% | 8.08% |

EQUITY STYLE SNAPSHOT

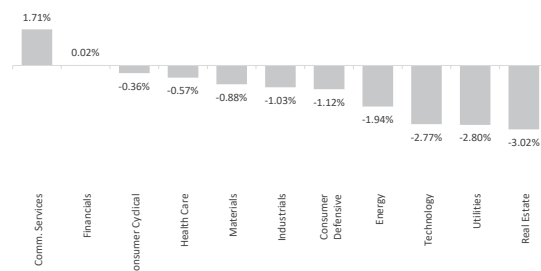
| 1 Week | Value | Blend | Growth |
|--------|--------|--------|--------|
| L | -0.78% | -1.35% | -1.59% |
| M | -0.66% | -0.76% | -1.09% |
| S | -0.12% | 0.11% | 0.33% |

EQUITY STYLE SNAPSHOT

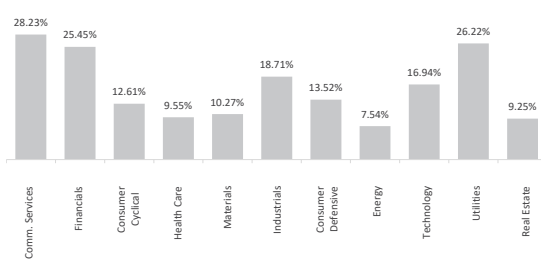
| YTD | Value | Blend | Growth |
|-----|--------|--------|--------|
| L | 15.43% | 21.47% | 25.03% |
| M | 13.51% | 13.94% | 14.96% |
| S | 7.56% | 10.23% | 13.03% |

SECTOR SNAPSHOT

1 WEEK RETURN



YTD RETURN



SECTOR SUMMARY

| Sector | 1 Week | 1 Month | 3 Month | YTD | 1 Year | 3 Year | 5 Year |
|--------------------|--------|---------|---------|--------|--------|--------|--------|
| Cyclical | | | | | | | |
| Consumer Cyclical | -0.36% | 0.27% | 9.63% | 12.61% | 31.01% | 0.06% | 11.44% |
| Financials | 0.02% | 3.46% | 8.56% | 25.45% | 45.53% | 6.97% | 12.09% |
| Materials | -0.88% | -3.13% | 1.93% | 10.27% | 24.81% | 5.09% | 11.82% |
| Real Estate | -3.02% | -3.74% | 2.88% | 9.25% | 32.95% | -0.43% | 5.23% |
| Sensitive | | | | | | | |
| Comm. Services | 1.71% | 2.13% | 7.59% | 28.23% | 42.22% | 5.76% | 13.67% |
| Energy | -1.94% | -1.97% | -2.19% | 7.54% | 7.10% | 19.05% | 13.84% |
| Industrials | -1.03% | -1.11% | 7.13% | 18.71% | 37.88% | 10.31% | 12.67% |
| Technology | -2.77% | 1.66% | 6.49% | 16.94% | 34.93% | 12.51% | 22.61% |
| Defensive | | | | | | | |
| Consumer Defensive | -1.12% | -3.11% | 2.55% | 13.52% | 21.53% | 6.70% | 8.40% |
| Health Care | -0.57% | -3.57% | -1.90% | 9.55% | 20.25% | 5.03% | 11.16% |
| Utilities | -2.80% | -4.05% | 6.15% | 26.22% | 33.65% | 8.48% | 7.40% |

S&P 500 SECTOR WEIGHTS*

| Sector | Weight |
|--------------------|--------|
| Technology | 33.08% |
| Financials | 12.86% |
| Health Care | 11.20% |
| Consumer Cyclical | 10.41% |
| Comm. Services | 9.06% |
| Industrials | 7.53% |
| Consumer Defensive | 5.73% |
| Energy | 3.33% |
| Utilities | 2.63% |
| Real Estate | 2.25% |
| Materials | 1.92% |

*Please see important disclosures on next page.

MARKET UPDATE

COMODITIES

| Name | As of | Last Friday** | 1 Month Ago | 1 Mo. % Change | 1 Year Ago | 1 Year % Change | Freq. |
|-----------------|----------|---------------|-------------|----------------|------------|-----------------|---------|
| WTI Crude Oil | 10/28/24 | 67.65 | 68.72 | ▼ -1.6% | 86.04 | ▼ -21.4% | Daily |
| Brent Crude Oil | 10/28/24 | 71.87 | 71.63 | ▲ 0.3% | 90.73 | ▼ -20.8% | Daily |
| Gasoline | 10/28/24 | 3.22 | 3.31 | ▼ -2.7% | 3.66 | ▼ -12.0% | Weekly |
| Natural Gas | 10/28/24 | 2.03 | 2.53 | ▼ -19.8% | 3.24 | ▼ -37.3% | Daily |
| Gold | 11/1/24 | 2,744.30 | 2,667.60 | ▲ 2.9% | 1,986.40 | ▲ 38.2% | Daily |
| Silver | 9/30/24 | 30.13 | 29.77 | ▲ 1.2% | 23.10 | ▲ 30.4% | Monthly |
| Copper | 8/31/24 | 8,981.12 | 9,385.31 | ▼ -4.3% | 8,347.83 | ▲ 7.6% | Monthly |
| Corn | 9/30/24 | 3.98 | 4.23 | ▼ -5.9% | 5.21 | ▼ -23.6% | Monthly |
| Coffee | 12/31/23 | 14.00 | 13.50 | ▲ 3.7% | 13.50 | ▲ 3.7% | Yearly |
| Soybeans | 9/30/24 | 10.20 | 11.30 | ▼ -9.7% | 13.20 | ▼ -22.7% | Monthly |

FIXED INCOME

| | 1 Week | QTD | YTD | 1 Year | 3 Year | 5 Year | 11/1/24 |
|---------------|--------|--------|--------|--------|--------|--------|---------|
| US Bond | -0.61% | -2.92% | 1.40% | 8.99% | -2.31% | -0.29% | |
| US Treasury | -0.57% | -2.84% | 0.89% | 7.04% | -2.66% | -0.74% | |
| US Corp | -0.68% | -2.91% | 2.26% | 11.98% | -2.16% | 0.48% | |
| US Muni | 0.00% | -1.43% | 0.83% | 9.54% | -0.29% | 1.06% | |
| US High Yield | 0.02% | -0.48% | 7.48% | 16.08% | 3.00% | 4.53% | |
| Global Bond | -0.54% | -3.61% | -0.14% | 8.74% | -4.15% | -1.68% | |

NOTES AND DISCLAIMERS

Asset Class Indices

- U.S. Equities | Index: Russell 3000 Total Return | Index Start Date: 12/29/78
- International Developed Equities | Index: MSCI EAFE Net Total Return | Index Start Date: 12/31/69
- Emerging Market Equities | Index: MSCI Emerging Markets Total Return | Index Start Date: 12/31/87
- U.S. Real Estate | Index: Dow Jones US Real Estate Index Total Return | Index Start Date: 8/2/10
- Commodities | Index: Bloomberg Commodity Index Total Return | Index Start Date: 8/20/01

Sector Indices

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

MARKET INDICATORS

| Name | As of | Last Friday** | 1 Month Ago | 1 Mo. % Change | 1 Year Ago | 1 Year % Change | Freq. |
|---------------------------|----------|---------------|-------------|----------------|------------|-----------------|---------|
| Key Interest Rates | | | | | | | |
| 1 Month Treasury | 11/1/24 | 4.75% | 4.96% | ▼ -4.2% | 5.56% | ▼ -14.6% | Daily |
| 2 Year Treasury | 11/1/24 | 4.21% | 3.61% | ▲ 16.6% | 4.95% | ▼ -14.9% | Daily |
| 10 Year Treasury | 11/1/24 | 4.37% | 3.74% | ▲ 16.8% | 4.77% | ▼ -8.4% | Daily |
| 30 Year Mortgage | 10/31/24 | 6.72% | 6.08% | ▲ 10.5% | 7.79% | ▼ -13.7% | Weekly |
| US Corporate AAA | 10/31/24 | 4.70% | 4.24% | ▲ 10.8% | 5.56% | ▼ -15.5% | Daily |
| US Corporate BBB | 10/31/24 | 5.38% | 4.97% | ▲ 8.2% | 6.66% | ▼ -19.2% | Daily |
| US Corporate CCC | 10/31/24 | 11.70% | 11.63% | ▲ 0.6% | 15.45% | ▼ -24.3% | Daily |
| Effective Federal Funds | 10/31/24 | 4.83% | 4.83% | ▲ 0.0% | 5.33% | ▼ -9.4% | Daily |
| U.S. Economy | | | | | | | |
| Consumer Sentiment | 10/31/24 | 70.50 | 70.10 | ▲ 0.6% | 63.80 | ▲ 10.5% | Monthly |
| Unemployment Rate | 10/31/24 | 4.10% | 4.10% | ▲ 0.0% | 3.80% | ▲ 7.9% | Monthly |
| Inflation Rate | 9/30/24 | 2.44% | 2.89% | ▼ -15.7% | 3.70% | ▼ -34.0% | Monthly |
| Manufacturing PMI | 10/31/24 | 46.50 | 47.20 | ▼ -1.5% | 46.70 | ▼ -0.4% | Monthly |
| Services PMI | 9/30/24 | 54.90 | 51.40 | ▲ 6.8% | 53.60 | ▲ 2.4% | Monthly |
| Retail Sales | 9/30/24 | 617,958 | 615,960 | ▲ 0.3% | 609,181 | ▲ 1.4% | Monthly |
| Building Permits | 9/30/24 | 1,428 | 1,406 | ▲ 1.6% | 1,515.00 | ▼ -5.7% | Monthly |

Region Indices

- U.S. Equities | Index: Russell 3000 Total Return | Index Start Date: 12/29/78
- International Developed Equities | Index: MSCI EAFE Net Total Return | Index Start Date: 12/31/69
- Emerging Market Equities | Index: MSCI Emerging Markets Total Return | Index Start Date: 12/31/87
- European Equities | Index: MSCI Europe Total Return | Index Start Date: 2/28/95
- Asia Pacific Equities | Index: MSCI AC Asia Pacific Total Return | Index Start Date: 6/30/94
- Latin American Equities | Index: MSCI Emerging Markets Latin America Total Return | Index Start Date: 9/30/94

Equity Style Indices

- Large Growth | Index: Russell 1000 Growth Total Return | Index Start Date: 12/31/78
- Large Blend | Index: S&P 500 Total Return | Index Start Date: 9/11/89
- Large Value | Index: Russell 1000 Value Total Return | Index Start Date: 12/31/78
- Mid Growth | Index: Russell Midcap Growth Total Return | Index Start Date: 12/31/85
- Mid Blend | Index: Russell Midcap Total Return | Index Start Date: 12/31/78
- Mid Value | Index: Russell Midcap Value Total Return | Index Start Date: 12/31/85
- Small Growth | Index: Russell 2000 Growth Total Return | Index Start Date: 12/31/78
- Small Blend | Index: Russell 2000 Total Return | Index Start Date: 12/29/78
- Small Value | Index: Russell 2000 Value Total Return | Index Start Date: 12/31/78

MARKET UPDATE

October 28th - November 1st, 2024

NOTES AND DISCLAIMERS

* 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.

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