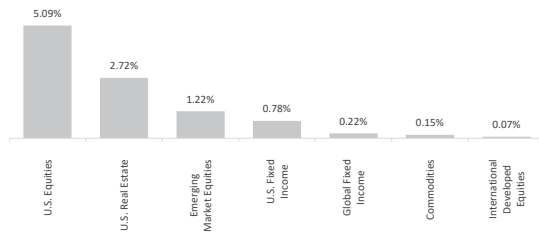


MARKET UPDATE

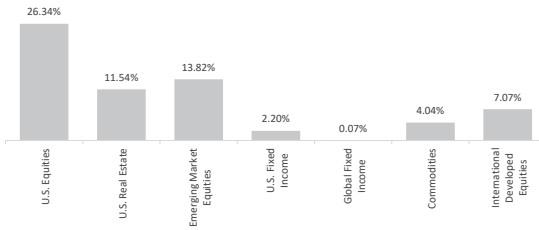
November 4th - November 8th, 2024

MARKETS SNAPSHOT

1 WEEK RETURN



YTD RETURN



EQUITIES							11/8/24
Equity Markets	1 Week	QTD	YTD	1 Year	3 Year	5 Year	
U.S. Equities	5.09%	4.73%	26.34%	39.26%	8.73%	15.39%	
International Developed Equities	0.07%	-5.24%	7.07%	18.91%	2.14%	6.05%	
Emerging Market Equities	1.22%	-2.92%	13.82%	22.06%	-0.62%	4.20%	
European Equities	-1.81%	-6.63%	5.89%	17.87%	2.75%	7.16%	
Asia Pacific Equities	2.42%	-2.77%	14.56%	24.24%	1.18%	5.39%	
Latin American Equities	1.26%	-5.28%	-16.85%	-4.54%	6.83%	0.79%	
U.S. Equity Style							
	1 Week	QTD	YTD	1 Year	3 Year	5 Year	
Large Growth	5.74%	6.15%	32.21%	43.91%	10.23%	20.15%	
Large Blend	4.69%	4.17%	27.17%	38.80%	10.14%	15.99%	
Large Value	3.99%	2.88%	20.04%	33.11%	7.69%	10.50%	
Mid Growth	9.18%	11.17%	25.52%	43.97%	2.85%	13.24%	
Mid Blend	5.70%	5.06%	20.44%	37.71%	4.64%	11.81%	
Mid Value	4.57%	3.14%	18.69%	35.55%	5.80%	10.45%	
Small Growth	9.05%	8.86%	23.26%	46.25%	-1.10%	9.57%	
Small Blend	8.61%	7.70%	19.72%	42.03%	0.86%	9.93%	
Small Value	8.15%	6.51%	16.32%	37.97%	2.54%	9.61%	

EQUITY STYLE SNAPSHOT				11/8/24
1 Week	Value	Blend	Growth	
L	3.99%	4.69%	5.74%	
M	4.57%	5.70%	9.18%	
S	8.15%	8.61%	9.05%	

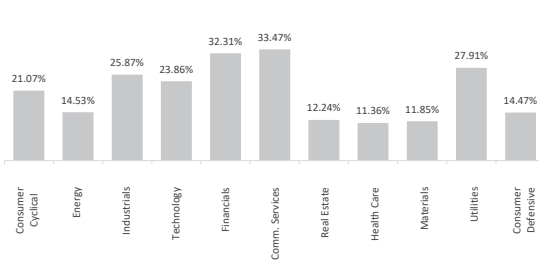
EQUITY STYLE SNAPSHOT				11/8/24
YTD	Value	Blend	Growth	
L	20.04%	27.17%	32.21%	
M	18.69%	20.44%	25.52%	
S	16.32%	19.72%	23.26%	

SECTOR SNAPSHOT

1 WEEK RETURN



YTD RETURN



SECTOR SUMMARY								11/8/24
Sector	1 Week	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	
Cyclical								
Consumer Cyclical	7.51%	9.20%	24.06%	21.07%	34.06%	1.93%	13.13%	
Financials	5.47%	8.47%	16.93%	32.31%	48.48%	8.92%	12.74%	
Materials	1.44%	0.02%	7.06%	11.85%	24.93%	4.15%	11.70%	
Real Estate	2.74%	1.34%	6.29%	12.24%	31.57%	0.28%	6.60%	
Sensitive								
Comm. Services	4.09%	6.34%	14.18%	33.47%	44.20%	6.78%	14.32%	
Energy	6.50%	2.94%	5.95%	14.53%	17.15%	21.35%	14.74%	
Industrials	6.03%	4.88%	14.72%	25.87%	42.40%	11.76%	13.56%	
Technology	5.92%	4.05%	16.06%	23.86%	35.93%	13.14%	23.61%	
Defensive								
Consumer Defensive	0.84%	-0.30%	2.81%	14.47%	20.81%	6.47%	8.71%	
Health Care	1.65%	-1.06%	1.01%	11.36%	19.02%	5.60%	11.46%	
Utilities	1.34%	-0.38%	8.66%	27.91%	34.49%	9.47%	8.49%	

S&P 500 SECTOR WEIGHTS*		11/7/24
Sector	Weight	
Technology	33.53%	
Financials	12.93%	
Health Care	10.83%	
Consumer Cyclical	10.60%	
Comm. Services	9.08%	
Industrials	7.58%	
Consumer Defensive	5.48%	
Energy	3.38%	
Utilities	2.53%	
Real Estate	2.18%	
Materials	1.89%	

*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	11/4/24	71.83	74.93	▼ -4.1%	81.19	▼ -11.5%	Daily
Brent Crude Oil	11/4/24	74.89	79.32	▼ -5.6%	87.55	▼ -14.5%	Daily
Gasoline	11/4/24	3.19	3.30	▼ -3.4%	3.60	▼ -11.4%	Weekly
Natural Gas	11/4/24	1.35	2.49	▼ -45.8%	3.00	▼ -55.0%	Daily
Gold	11/4/24	2,744.30	2,650.10	▲ 3.6%	1,994.50	▲ 37.6%	Daily
Silver	10/31/24	32.42	30.13	▲ 7.6%	22.38	▲ 44.9%	Monthly
Copper	9/30/24	9,259.13	9,385.31	▼ -1.3%	8,276.71	▲ 11.9%	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
US Bond	0.78%	-2.16%	2.20%	8.02%	-2.24%	0.04%
US Treasury	0.47%	-2.38%	1.37%	6.04%	-2.69%	-0.41%
US Corp	1.25%	-1.70%	3.54%	11.11%	-2.05%	0.94%
US Muni	0.50%	-0.94%	1.33%	7.35%	-0.29%	1.27%
US High Yield	0.74%	0.25%	8.28%	14.70%	3.00%	4.67%
Global Bond	0.22%	-3.40%	0.07%	6.94%	-4.32%	-1.37%

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	11/8/24	4.70%	4.96%	▼ -5.2%	5.52%	▼ -14.9%	Daily
2 Year Treasury	11/8/24	4.26%	3.98%	▲ 7.0%	4.93%	▼ -13.6%	Daily
10 Year Treasury	11/8/24	4.30%	4.04%	▲ 6.4%	4.49%	▼ -4.2%	Daily
30 Year Mortgage	11/7/24	6.79%	6.12%	▲ 10.9%	7.76%	▼ -12.5%	Weekly
US Corporate AAA	11/7/24	4.69%	4.47%	▲ 4.9%	5.24%	▼ -10.5%	Daily
US Corporate BBB	11/7/24	5.33%	5.16%	▲ 3.3%	6.33%	▼ -15.8%	Daily
US Corporate CCC	11/7/24	11.43%	11.81%	▼ -3.2%	14.82%	▼ -22.9%	Daily
Effective Federal Funds	11/7/24	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	10/31/24	56.00	54.90	▲ 2.0%	51.80	▲ 8.1%	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

November 4th - November 8th, 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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