

Market Tracker

As of December 31, 2024

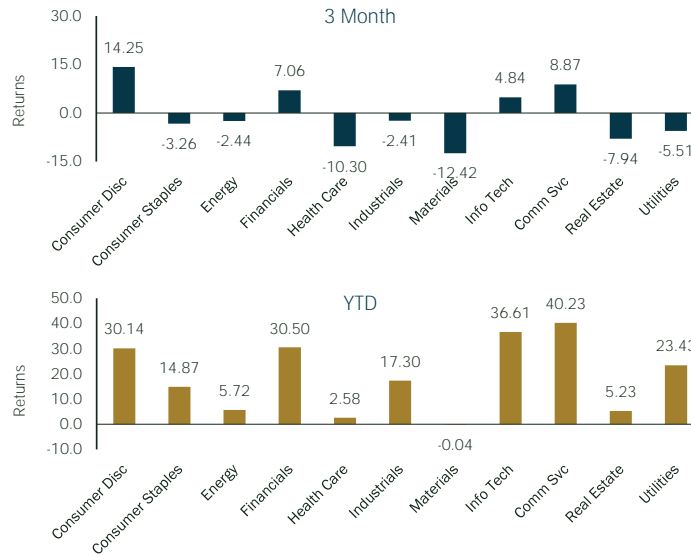
Equity Index Returns

	3 Month	YTD
S&P 500	2.39	25.00
Dow Jones Industrial Average	0.93	14.99
NASDAQ Composite	6.36	29.60
Russell 3000	2.63	23.80
S&P Developed x US	-7.75	3.81
S&P Emerging	-6.26	11.96
S&P Developed x US Small	-8.91	0.32
S&P Global x US	-7.33	6.00

S&P Country Index Returns

	3 Month	YTD
Japan	-4.10	7.85
United Kingdom	-6.72	8.03
Eurozone	-9.02	2.66
China	-6.69	16.72
Taiwan	0.94	26.72
India	-9.61	14.34
South Korea	-18.27	-21.62

S&P 500 Sector Index Returns



Russell® Style Index Returns

	Value	Blend	Growth
Large	-2.00	2.74	7.07
Mid	-1.75	0.62	8.14
Small	-1.07	0.33	1.70

	Value	Blend	Growth
Large	14.35	24.50	33.35
Mid	13.06	15.34	22.10
Small	8.04	11.53	15.14

Inflation

	3 Month*	1 Year
CPI	2.95	2.73
Core CPI	3.61	3.30
PCE	2.12	2.44
Core PCE	2.52	2.82

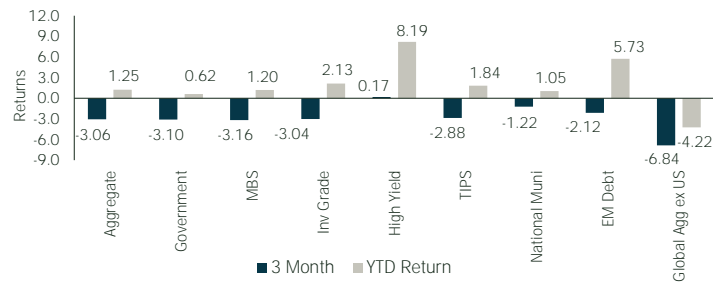
*Annualized

Real Estate Index Returns

	3 Month	YTD
FTSE NAREIT	-8.15	4.92

	3 Month	YTD
EPRA/NAREIT		
Global ex US	-15.22	-8.45
Developed	-9.45	2.00

Fixed Income Sector Index Returns



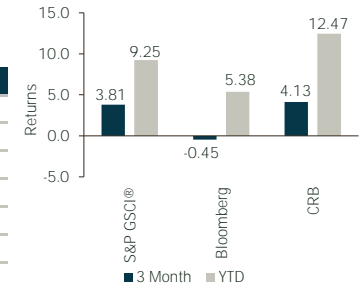
Fixed Income Rates

	Current	1 Yr Ago
1 Mo T-Bills	4.27	5.40
3 Mo T-Bills	4.31	5.33
2 Yr Treasury	4.24	4.25
10 Yr Treasury	4.57	3.88
10 Yr TIPS	2.23	1.71
10 Yr Muni Yld	3.13	2.27
30 Yr Treasury	4.78	4.03

	Current	1 Yr Ago
Prime Rate	7.50	8.50
3 Mo SOFR	4.31	5.33
30 Yr Fix Mtg	7.28	6.99
15 Yr Fix Mtg	6.60	6.31
Fed Funds - Actual	4.33	5.33
Fed Funds - Target	4.50	5.50

Commodity Returns

	3 Month	YTD
Oil	5.21	0.10
Natural Gas	24.29	44.51
Gold	0.19	27.47
Copper	-11.56	3.50
Wheat	-5.57	-12.18
Corn	7.95	-2.71



Fixed Income Spreads

	Current	1 Yr Ago
High Yield	287	323
Investment Grade	80	99
Emerging Debt	297	319

Currency/Crypto

	Current	1 Yr Ago
\$ per € (Euro)	1.04	1.10
\$ per £ (Pound)	1.25	1.27
\$ per ₮ (Bitcoin)	93,714.04	43,628.40

Hedge Fund Index Returns

	3 Month	YTD
Wilshire Liq Alt Index	-1.87	4.33
Wilshire Liq Alt M/S	-2.30	4.56

Alerian MLP Index Returns

	3 Month	YTD
MLP	4.85	24.05
MLP Infrastructure	5.49	26.39

Returns, rates and inflation expressed as percentages. Spreads expressed as basis points (0.01%).

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