



# Benchmark Review

November 30, 2024

	1 Month	3 Months	YTD	1 Year	3 Year	5 Year	7 Year	10 Year	Std Dev 3 Year	2023	2022	2021	2020	2019	2018	2017
<b>U.S. Equity Market Indexes</b>																
DJ Industrial Average	7.74	8.47	21.21	27.19	11.44	12.14	12.19	12.17	16.71	16.18	-6.86	20.95	9.72	25.34	-3.48	28.11
NASDAQ Composite Index	6.29	8.68	28.86	36.05	8.20	18.20	18.42	16.01	21.46	44.64	-32.54	22.18	44.92	36.69	-2.84	29.64
Russell 1000	6.44	7.95	28.08	34.40	10.89	15.58	15.67	13.16	17.62	26.53	-19.13	26.45	20.96	31.43	-4.78	21.69
Russell 1000 Growth	6.49	9.14	32.19	38.04	10.92	19.46	19.72	16.55	20.63	42.68	-29.14	27.60	38.49	36.39	-1.51	30.21
Russell 1000 Value	6.39	6.68	22.76	29.56	10.39	10.84	10.92	9.32	16.62	11.46	-7.54	25.16	2.80	26.54	-8.27	13.66
Russell 2000	10.97	10.13	21.58	36.43	4.96	9.90	9.49	9.05	23.10	16.93	-20.44	14.82	19.96	25.52	-11.01	14.65
Russell 2000 Growth	12.26	12.24	25.42	40.44	3.25	9.19	9.48	9.34	23.81	18.66	-26.36	2.83	34.63	28.48	-9.31	22.17
Russell 2000 Value	9.65	8.00	17.88	32.55	6.35	9.93	8.91	8.37	23.28	14.65	-14.48	28.27	4.63	22.39	-12.86	7.84
Russell 2500	9.84	10.44	21.12	34.10	6.24	10.95	11.03	9.85	21.55	17.42	-18.37	18.18	19.99	27.77	-10.00	16.81
Russell 3000	6.65	8.06	27.71	34.49	10.54	15.23	15.27	12.89	17.75	25.96	-19.21	25.66	20.89	31.02	-5.24	21.13
Russell Micro Cap	11.64	11.88	20.70	37.93	1.16	9.46	8.16	7.95	24.28	9.33	-21.96	19.34	20.96	22.43	-13.08	13.17
S&P 500	5.87	7.15	28.07	33.89	11.44	15.77	15.82	13.35	17.41	26.29	-18.11	28.71	18.40	31.49	-4.38	21.83
S&P 500 Equal Weighted	6.42	7.14	20.56	28.83	8.89	12.82	12.93	11.01	18.39	13.87	-11.45	29.63	12.83	29.24	-7.64	18.90
S&P MidCap 400	8.81	9.29	22.67	33.36	9.27	12.60	11.97	10.59	20.70	16.44	-13.06	24.76	13.66	26.20	-11.08	16.24
S&P MidCap 400 Growth	8.77	8.55	25.42	34.71	7.53	12.31	11.80	10.76	20.84	17.49	-18.96	18.90	22.77	26.29	-10.34	19.92
S&P MidCap 400 Value	8.85	10.07	19.69	31.88	10.83	12.43	11.74	10.05	21.50	15.39	-6.93	30.65	3.73	26.08	-11.88	12.32
S&P Preferred Stock	0.95	3.64	12.58	15.41	1.63	3.69	5.32	4.49	14.16	12.02	-18.93	6.64	7.97	17.64	-4.25	9.11

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<b>Fixed Income Market Indexes</b>																
Bloomberg U.S. Agg. Bond	1.06	-0.13	2.93	6.88	-1.95	-0.01	1.71	1.52	7.76	5.53	-13.01	-1.54	7.51	8.72	0.01	3.54
Bloomberg Global Agg. Bond	0.34	-1.37	0.47	4.64	-3.87	-1.42	0.15	0.30	9.28	5.72	-16.25	-4.71	9.20	6.84	-1.20	7.39
Bloomberg U.S. Govt/Credit	0.97	-0.06	2.89	6.68	-2.14	0.08	1.97	1.67	7.59	5.72	-13.58	-1.75	8.93	9.71	-0.42	4.00
Bloomberg Intermediate U.S. Corporate	0.88	0.62	4.99	7.97	0.73	1.75	3.21	2.65	6.17	7.29	-9.40	-1.00	7.47	10.14	-0.23	3.92
Bloomberg U.S. Govt/Credit Interm.	0.62	0.09	3.64	6.05	-0.01	1.01	2.15	1.74	5.05	5.24	-8.23	-1.44	6.43	6.80	0.88	2.14
Bloomberg U.S. Credit	1.27	0.51	3.99	8.36	-1.60	0.68	2.96	2.49	9.22	8.18	-15.26	-1.08	9.35	13.80	-2.11	6.18
Bloomberg U.S. Treasury	0.78	-0.44	2.15	5.59	-2.54	-0.48	1.16	1.00	6.68	4.05	-12.46	-2.32	8.00	6.86	0.86	2.31
Bloomberg U.S. 3 Year Treasury	0.34	0.06	3.29	4.90	0.22	0.88	1.63	1.16	3.71	4.18	-6.26	-1.16	4.63	4.35	1.26	0.52
Bloomberg U.S. 5 Year Treasury	0.60	-0.69	2.24	4.68	-1.49	-0.02	1.26	0.91	5.82	3.93	-9.74	-2.80	7.26	5.82	1.42	0.67
Bloomberg U.S. 10 Year Treasury	1.04	-1.20	0.96	5.23	-4.60	-1.65	0.70	0.45	9.44	3.21	-16.33	-3.60	10.61	8.90	-0.00	2.14
Bloomberg U.S. 30 Year Treasury	2.01	-1.66	-2.14	6.38	-13.30	-6.18	-1.21	-0.60	16.90	1.93	-33.29	-4.62	18.72	16.43	-2.72	9.14
Bloomberg U.S. Corporate Bond	1.34	0.63	4.14	8.66	-1.65	0.76	3.13	2.64	9.60	8.52	-15.76	-1.04	9.89	14.54	-2.51	6.42
Bloomberg U.S. Corporate High Yield	1.15	2.23	8.66	12.71	3.70	4.72	5.53	5.06	8.53	13.44	-11.19	5.28	7.11	14.32	-2.08	7.50
Bloomberg U.S. Treasury TIPS	0.48	0.16	3.47	6.26	-1.67	2.27	3.30	2.29	7.21	3.90	-11.85	5.96	10.99	8.43	-1.26	3.01
Bloomberg Municipal	1.73	1.23	2.55	4.93	-0.01	1.35	2.51	2.45	7.56	6.40	-8.53	1.52	5.21	7.54	1.28	5.45
Bloomberg Municipal 5 Year	0.75	0.40	1.92	3.48	0.28	1.12	1.94	1.72	5.20	4.31	-5.26	0.34	4.29	5.45	1.69	3.14
Bloomberg Global Agg. Ex US	-0.23	-2.43	-1.65	2.73	-5.47	-2.64	-1.21	-0.76	10.86	5.72	-18.70	-7.05	10.11	5.09	-2.15	10.51

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<b>International Equity Market Indexes</b>																
MSCI EAFE Net	-0.57	-5.11	6.24	11.88	4.15	5.89	6.95	5.07	17.25	18.24	-14.45	11.26	7.82	22.01	-13.79	25.03
MSCI World Net	4.59	4.39	21.85	27.83	8.79	12.42	12.77	10.06	16.84	23.79	-18.14	21.82	15.90	27.67	-8.71	22.40
MSCI World Ex US Net	0.24	-3.82	7.59	13.47	4.55	6.34	7.35	5.19	17.19	17.94	-14.29	12.62	7.59	22.49	-14.09	24.21
MSCI EAFE Small Cap Net	0.07	-3.81	4.21	11.81	-1.09	3.66	5.01	5.71	18.98	13.16	-21.39	10.10	12.34	24.96	-17.89	33.01
MSCI All Country World Index Net	3.74	3.77	20.34	26.12	7.68	11.36	11.74	9.28	16.45	22.20	-18.36	18.54	16.25	26.60	-9.41	23.97
MSCI All Country World Index Ex USA Net	-0.91	-3.23	7.62	13.03	2.86	5.40	6.35	4.62	16.58	15.62	-16.00	7.82	10.65	21.51	-14.20	27.19
MSCI All Country Americas Net	6.10	7.40	26.73	32.83	10.31	14.80	14.90	12.12	17.28	26.06	-19.20	25.85	19.16	30.37	-5.75	20.96
MSCI All Country Asia Net	-1.91	-1.40	10.66	14.90	0.53	4.32	4.99	5.04	17.06	11.07	-18.61	-2.49	20.92	18.83	-13.73	33.41
MSCI All Country Europe Net	-1.64	-7.13	4.34	9.50	3.40	5.64	6.97	4.49	18.43	20.04	-16.99	16.21	4.70	24.10	-14.76	25.32
MSCI All Country Europe & Middle East Net	-1.52	-6.71	4.52	9.73	3.34	5.70	6.93	4.44	17.79	19.24	-16.65	16.77	4.64	23.44	-14.50	24.83
MSCI Emerging Markets Net	-3.59	-1.73	7.65	11.86	-1.27	3.20	3.87	3.16	17.82	9.83	-20.09	-2.54	18.31	18.44	-14.58	37.28
MSCI Emerging Mrkts. Asia Net	-3.71	-0.75	11.70	15.34	-1.23	4.39	4.95	4.58	19.91	7.76	-21.11	-5.08	28.38	19.24	-15.45	42.83
MSCI Emerging Mrkts. Eastern Europe Net	-0.58	-8.78	-1.22	5.55	-36.45	-22.07	-15.99	-8.03	49.94	47.20	-82.22	17.74	-11.97	34.51	-4.36	17.21
MSCI Emerg. Mrkts. Europe & Middle East Net	-0.71	-3.14	2.43	6.87	-9.33	-2.34	-0.37	-0.59	17.04	10.63	-35.34	23.93	-7.60	19.33	-8.07	15.86
MSCI Emerging Mrkts. Far East Net	-4.72	1.29	11.02	13.26	-3.50	2.51	3.41	3.72	23.21	4.74	-23.53	-9.27	30.04	20.92	-16.51	43.53
MSCI Emerging Mrkts. Latin America Net	-5.51	-10.27	-21.59	-15.09	6.29	-0.19	0.75	0.01	24.26	32.71	8.92	-8.09	-13.80	17.46	-6.57	23.74
MSCI Frontier Markets Net	-0.78	-0.76	9.22	12.54	-3.04	2.62	3.78	1.80	13.18	11.63	-26.34	19.73	1.43	17.99	-16.41	31.86

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<b>U.S. Equity Sector Indexes</b>																
S&P 500 Communication Services	3.10	9.97	35.38	41.89	9.14	14.21	15.26	10.10	21.93	55.80	-39.89	21.57	23.61	32.69	-12.53	-1.25
S&P 500 Consumer Discretionary	13.34	19.49	27.10	34.86	4.37	14.21	14.18	13.46	26.07	42.41	-37.03	24.43	33.30	27.94	0.83	22.98
S&P 500 Consumer Staples	4.74	2.73	20.89	24.11	10.02	10.19	10.70	8.87	14.00	0.52	-0.62	18.63	10.75	27.61	-8.38	13.49
S&P 500 Energy	6.93	4.88	16.79	16.76	25.33	15.74	11.41	6.01	27.41	-1.33	65.72	54.64	-33.68	11.81	-18.10	-1.01
S&P 500 Financials	10.28	12.63	38.06	45.51	12.70	13.56	13.66	12.26	20.20	12.15	-10.53	35.04	-1.69	32.13	-13.03	22.18
S&P 500 Health Care	0.28	-5.96	9.37	14.08	6.05	10.16	9.56	9.70	14.49	2.06	-1.95	26.13	13.45	20.82	6.47	22.08
S&P 500 Industrials	7.51	9.76	27.61	36.56	14.50	13.88	14.17	11.65	19.55	18.13	-5.48	21.12	11.06	29.37	-13.29	21.03
S&P 500 Information Technology	4.65	6.22	35.05	40.22	16.53	25.36	26.39	22.00	23.77	57.84	-28.19	34.53	43.89	50.29	-0.29	38.83
S&P 500 Materials	1.63	0.67	11.96	17.06	5.95	11.85	11.97	9.03	21.22	12.55	-12.27	27.28	20.73	24.58	-14.70	23.84
S&P 500 Utilities	3.69	9.40	34.07	36.64	11.53	9.12	10.44	9.71	18.11	-7.08	1.57	17.67	0.48	26.35	4.11	12.11
DJ US Real Estate	4.09	3.71	14.23	24.48	1.64	4.98	7.03	6.63	21.86	12.25	-25.17	38.99	-5.29	28.92	-4.03	9.84
DJ Global World Real Estate	1.97	1.08	9.19	18.37	-1.27	1.02	3.43	3.80	19.68	9.34	-24.33	21.35	-6.19	25.33	-6.69	16.94

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<b>Commodity Indexes</b>																
Bloomberg Commodity	0.41	3.34	4.32	1.51	4.91	7.60	5.48	0.38	15.31	-7.91	16.09	27.11	-3.12	7.69	-11.25	1.70
Bloomberg Sub Energy	3.66	-0.45	-4.99	-10.72	1.41	-1.13	-3.60	-7.53	31.62	-21.64	36.22	52.13	-42.72	11.78	-12.70	-4.31
Bloomberg Sub Gold	-3.02	6.34	28.05	29.51	13.86	11.45	12.73	7.59	12.90	12.82	-0.74	-4.28	20.95	18.03	-2.81	12.79
Bloomberg Sub Grains	-1.00	0.63	-18.63	-19.74	-4.65	4.75	2.76	-2.62	18.07	-13.01	18.00	20.95	19.32	-1.12	-5.50	-11.31
Bloomberg Sub Industrial Metals	-1.19	1.63	6.76	11.06	0.24	8.15	6.47	2.98	22.90	-9.15	-2.40	30.34	16.33	6.98	-19.48	29.35
Bloomberg Sub Livestock	-0.17	7.58	21.12	18.21	9.00	1.52	-0.18	-2.70	12.26	-1.92	7.44	8.62	-23.42	-5.99	-1.71	6.36
Bloomberg Sub Petroleum	-0.83	-3.87	3.98	-1.05	19.70	10.01	10.14	0.13	27.52	-0.09	45.58	62.89	-40.30	33.76	-19.22	9.58
Bloomberg Sub Precious Metals	-3.78	6.38	28.08	27.51	13.07	11.49	12.73	7.20	14.85	9.64	0.12	-6.11	25.60	17.02	-4.57	10.94
Bloomberg Sub Silver	-6.11	6.52	27.78	20.45	10.20	11.39	12.60	5.84	25.80	-0.26	2.58	-12.26	42.47	13.87	-10.19	5.79
Bloomberg Sub Softs	11.81	18.71	36.09	25.91	16.02	19.64	14.51	4.13	18.75	18.53	-3.48	43.97	2.91	4.26	-22.26	-14.80

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<b>Volatility &amp; Hedge Fund Indexes</b>																
CBOE Volatility (VIX)	-41.67	-9.93	8.51	4.57	-20.80	1.37	-4.73	0.13	82.77	-42.55	25.84	-24.31	82.44	-50.94	130.25	-21.37
S&P 500 VIX Short-Term Futures	-26.41	-4.12	-30.95	-37.79	-52.48	-46.89	-47.62	-47.31	47.56	-72.22	-23.06	-72.20	13.23	-67.80	68.11	-72.11
S&P 500 VIX Mid-Term Futures	-12.21	-4.54	-16.73	-19.04	-23.72	-7.58	-7.20	-12.56	23.18	-43.68	1.59	-15.57	74.70	-19.32	27.24	-48.87

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<b>Balanced Indexes</b>																
20% MSCI World - 80% BC US Aggregate Bond	1.77	0.77	6.56	10.88	0.23	2.65	4.12	3.37	9.10	9.03	-13.91	2.87	10.11	12.40	-1.58	7.13
40% MSCI World - 60% BC US Aggregate Bond	2.47	1.68	10.26	14.97	2.40	5.23	6.44	5.16	10.79	12.61	-14.87	7.41	12.30	16.14	-3.25	10.81
60% MSCI World - 40% BC US Aggregate Bond	3.18	2.58	14.05	19.16	4.55	7.73	8.66	6.87	12.70	16.26	-15.90	12.08	14.02	19.93	-4.99	14.58
80% MSCI World - 20% BC US Aggregate Bond	3.89	3.48	17.91	23.45	6.68	10.13	10.78	8.51	14.76	19.99	-16.99	16.88	15.24	23.77	-6.81	18.44
20% S&P 500 - 80% BC US Aggregate Bond	2.03	1.32	7.68	11.97	0.74	3.26	4.69	4.00	9.08	9.50	-13.92	4.08	10.51	13.09	-0.63	7.03
40% S&P 500 - 60% BC US Aggregate Bond	3.00	2.77	12.57	17.21	3.43	6.49	7.61	6.42	10.85	13.56	-14.89	9.91	13.14	17.55	-1.39	10.61
60% S&P 500 - 40% BC US Aggregate Bond	4.14	4.49	18.02	23.08	6.32	9.63	10.39	8.76	12.89	17.98	-16.07	16.61	14.04	22.38	-2.63	14.52
80% S&P 500 - 20% BC US Aggregate Bond	4.92	5.69	22.76	28.17	8.78	12.75	13.19	11.10	15.11	21.95	-16.98	22.22	17.13	26.75	-3.26	18.00

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