



# Benchmark Review

February 28, 2025

	1 Month	3 Months	YTD	1 Year	3 Year	5 Year	7 Year	10 Year	Std Dev 3 Year	2024	2023	2022	2021	2020	2019	2018
<b>U.S. Equity Market Indexes</b>																
DJ Industrial Average	-1.39	-1.98	3.32	14.41	11.17	13.79	11.45	11.69	16.72	14.99	16.18	-6.86	20.95	9.72	25.34	-3.48
NASDAQ Composite Index	-3.91	-1.77	-2.31	17.93	11.97	17.99	17.48	15.36	20.95	29.57	44.64	-32.54	22.18	44.92	36.69	-2.84
Russell 1000	-1.75	-1.45	1.38	18.11	12.07	16.54	15.04	12.71	17.21	24.51	26.53	-19.13	26.45	20.96	31.43	-4.78
Russell 1000 Growth	-3.59	-0.82	-1.69	19.75	14.84	19.71	18.93	16.01	19.76	33.36	42.68	-29.14	27.60	38.49	36.39	-1.51
Russell 1000 Value	0.41	-2.13	5.05	15.75	8.65	12.51	10.42	8.95	16.92	14.37	11.46	-7.54	25.16	2.80	26.54	-8.27
Russell 2000	-5.35	-10.89	-2.87	6.69	3.34	9.39	6.86	7.23	23.17	11.54	16.93	-20.44	14.82	19.96	25.52	-11.01
Russell 2000 Growth	-6.77	-11.70	-3.82	5.83	3.62	7.87	6.38	7.17	23.39	15.15	18.66	-26.36	2.83	34.63	28.48	-9.31
Russell 2000 Value	-3.83	-10.03	-1.85	7.58	2.79	10.32	6.78	6.91	23.62	8.05	14.65	-14.48	28.27	4.63	22.39	-12.86
Russell 2500	-4.69	-8.75	-1.32	7.64	4.55	10.85	8.63	8.30	21.68	12.00	17.42	-18.37	18.18	19.99	27.77	-10.00
Russell 3000	-1.92	-1.91	1.18	17.53	11.59	16.12	14.53	12.36	17.38	23.81	25.96	-19.21	25.66	20.89	31.02	-5.24
Russell Micro Cap	-5.46	-10.82	-5.34	5.42	0.25	8.34	5.68	6.08	24.05	13.70	9.33	-21.96	19.34	20.96	22.43	-13.08
S&P 500	-1.30	-0.97	1.44	18.41	12.55	16.85	15.36	12.98	16.95	25.02	26.29	-18.11	28.71	18.40	31.49	-4.38
S&P 500 Equal Weighted	-0.61	-3.57	2.87	12.53	7.32	13.92	11.73	10.28	18.39	13.01	13.87	-11.45	29.63	12.83	29.24	-7.64
S&P MidCap 400	-4.35	-7.74	-0.66	8.69	6.88	13.01	10.09	9.19	20.83	13.93	16.44	-13.06	24.76	13.66	26.20	-11.08
S&P MidCap 400 Growth	-5.58	-9.45	-2.04	3.90	6.12	11.78	9.72	9.10	20.69	15.94	17.49	-18.96	18.90	22.77	26.29	-10.34
S&P MidCap 400 Value	-3.04	-5.92	0.79	13.99	7.53	13.85	10.08	8.93	21.76	11.71	15.39	-6.93	30.65	3.73	26.08	-11.88
S&P Preferred Stock	0.65	-1.38	1.67	5.61	3.02	3.70	4.19	4.11	13.79	9.20	12.02	-18.93	6.64	7.97	17.64	-4.25

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<b>Fixed Income Market Indexes</b>																
Bloomberg U.S. Agg. Bond	2.20	1.06	2.74	5.81	-0.44	-0.52	1.42	1.51	7.84	1.25	5.53	-13.01	-1.54	7.51	8.72	0.01
Bloomberg Global Agg. Bond	1.43	-0.18	2.01	2.98	-2.83	-1.95	-0.37	0.45	9.35	-1.69	5.72	-16.25	-4.71	9.20	6.84	-1.20
Bloomberg U.S. Govt/Credit	2.10	0.94	2.65	5.53	-0.53	-0.58	1.63	1.63	7.63	1.18	5.72	-13.58	-1.75	8.93	9.71	-0.42
Bloomberg Intermediate U.S. Corporate	1.37	1.25	2.00	7.05	2.12	1.42	2.87	2.67	6.10	4.22	7.29	-9.40	-1.00	7.47	10.14	-0.23
Bloomberg U.S. Govt/Credit Interm.	1.39	1.34	1.97	5.86	1.19	0.68	1.99	1.81	5.05	3.00	5.24	-8.23	-1.44	6.43	6.80	0.88
Bloomberg U.S. Credit	2.03	0.67	2.61	6.41	0.35	0.02	2.41	2.37	9.15	2.03	8.18	-15.26	-1.08	9.35	13.80	-2.11
Bloomberg U.S. Treasury	2.16	1.10	2.68	4.95	-1.17	-1.15	0.95	0.99	6.79	0.58	4.05	-12.46	-2.32	8.00	6.86	0.86
Bloomberg U.S. 3 Year Treasury	1.05	1.43	1.56	5.34	1.33	0.69	1.61	1.30	3.68	3.17	4.18	-6.26	-1.16	4.63	4.35	1.26
Bloomberg U.S. 5 Year Treasury	1.74	1.34	2.38	4.99	-0.26	-0.51	1.11	0.99	5.89	1.19	3.93	-9.74	-2.80	7.26	5.82	1.42
Bloomberg U.S. 10 Year Treasury	3.07	0.97	3.74	4.47	-3.25	-2.68	0.33	0.33	9.66	-1.73	3.21	-16.33	-3.60	10.61	8.90	-0.00
Bloomberg U.S. 30 Year Treasury	5.59	-0.68	5.76	2.08	-11.06	-8.54	-2.17	-1.36	17.34	-8.09	1.93	-33.29	-4.62	18.72	16.43	-2.72
Bloomberg U.S. Corporate Bond	2.04	0.62	2.60	6.56	0.38	0.09	2.55	2.49	9.51	2.13	8.52	-15.76	-1.04	9.89	14.54	-2.51
Bloomberg U.S. Corporate High Yield	0.67	1.61	2.05	10.09	4.94	4.93	5.12	5.06	8.26	8.19	13.44	-11.19	5.28	7.11	14.32	-2.08
Bloomberg U.S. Treasury TIPS	2.18	1.87	3.50	6.36	-0.77	1.86	3.30	2.40	7.30	1.84	3.90	-11.85	5.96	10.99	8.43	-1.26
Bloomberg Municipal	0.99	0.02	1.50	2.96	0.99	0.67	2.09	2.33	7.50	1.05	6.40	-8.53	1.52	5.21	7.54	1.28
Bloomberg Municipal 5 Year	0.86	0.76	1.51	2.95	1.45	0.85	1.67	1.74	5.05	1.17	4.31	-5.26	0.34	4.29	5.45	1.69
Bloomberg Global Agg. Ex US	0.81	-1.25	1.40	0.59	-4.87	-3.21	-1.91	-0.50	10.93	-4.22	5.72	-18.70	-7.05	10.11	5.09	-2.15

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<b>International Equity Market Indexes</b>																
MSCI EAFE Net	1.94	4.86	7.30	8.77	6.42	8.70	7.10	5.28	16.77	3.82	18.24	-14.45	11.26	7.82	22.01	-13.79
MSCI World Net	-0.72	0.11	2.78	15.63	10.22	13.91	12.31	9.82	16.50	18.67	23.79	-18.14	21.82	15.90	27.67	-8.71
MSCI World Ex US Net	1.76	3.95	6.82	9.49	6.31	8.92	7.31	5.38	16.75	4.70	17.94	-14.29	12.62	7.59	22.49	-14.09
MSCI EAFE Small Cap Net	-0.29	0.77	3.14	6.37	0.69	5.70	4.56	5.17	18.16	1.82	13.16	-21.39	10.10	12.34	24.96	-17.89
MSCI All Country World Index Net	-0.60	0.30	2.73	15.06	9.14	12.79	11.25	9.11	16.08	17.49	22.20	-18.36	18.54	16.25	26.60	-9.41
MSCI All Country World Index Ex USA Net	1.39	3.42	5.47	9.65	4.62	7.55	6.13	4.83	16.18	5.53	15.62	-16.00	7.82	10.65	21.51	-14.20
MSCI All Country Americas Net	-1.54	-1.29	1.49	17.51	11.42	15.80	14.26	11.81	17.14	23.26	26.06	-19.20	25.85	19.16	30.37	-5.75
MSCI All Country Asia Net	0.18	1.19	1.22	8.93	2.38	5.46	4.64	4.72	16.75	10.63	11.07	-18.61	-2.49	20.92	18.83	-13.73
MSCI All Country Europe Net	3.66	8.18	10.82	11.18	7.11	9.18	7.48	5.19	17.95	1.84	20.04	-16.99	16.21	4.70	24.10	-14.76
MSCI All Country Europe & Middle East Net	3.41	8.11	10.33	11.09	6.76	9.21	7.45	5.14	17.32	2.41	19.24	-16.65	16.77	4.64	23.44	-14.50
MSCI Emerging Markets Net	0.48	2.14	2.28	10.07	0.46	4.26	3.21	3.49	17.65	7.50	9.83	-20.09	-2.54	18.31	18.44	-14.58
MSCI Emerging Mrkts. Asia Net	0.66	1.65	1.40	13.17	0.80	4.86	4.27	4.46	19.73	11.96	7.76	-21.11	-5.08	28.38	19.24	-15.45
MSCI Emerging Mrkts. Eastern Europe Net	6.20	18.51	19.35	15.35	-16.92	-17.37	-14.41	-5.70	44.24	-1.92	47.20	-82.22	17.74	-11.97	34.51	-4.36
MSCI Emerg. Mrkts. Europe & Middle East Net	0.69	8.25	5.04	5.96	-2.80	1.19	0.13	1.32	14.58	5.55	10.63	-35.34	23.93	-7.60	19.33	-8.07
MSCI Emerging Mrkts. Far East Net	3.25	6.77	5.41	19.75	0.27	3.81	3.41	4.12	23.23	12.44	4.74	-23.53	-9.27	30.04	20.92	-16.51
MSCI Emerging Mrkts. Latin America Net	-1.83	0.94	7.51	-16.73	0.54	1.77	-0.64	1.30	24.69	-26.38	32.71	8.92	-8.09	-13.80	17.46	-6.57
MSCI Frontier Markets Net	1.86	5.13	4.94	13.62	0.78	4.04	4.22	2.86	12.66	9.42	11.63	-26.34	19.73	1.43	17.99	-16.41

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<b>U.S. Equity Sector Indexes</b>																
S&P 500 Communication Services	-6.29	5.92	2.26	29.17	15.46	16.38	15.76	10.85	21.95	40.23	55.80	-39.89	21.57	23.61	32.69	-12.53
S&P 500 Consumer Discretionary	-9.37	-3.11	-5.38	17.42	8.39	14.51	13.24	12.41	25.98	30.14	42.41	-37.03	24.43	33.30	27.94	0.83
S&P 500 Consumer Staples	5.70	2.49	7.85	19.25	8.38	12.01	11.56	8.92	13.49	14.87	0.52	-0.62	18.63	10.75	27.61	-8.38
S&P 500 Energy	3.97	-3.93	6.13	9.16	12.87	19.88	10.75	5.64	26.12	5.72	-1.33	65.72	54.64	-33.68	11.81	-18.10
S&P 500 Financials	1.41	2.19	8.06	31.45	12.77	16.78	14.28	12.47	20.70	30.56	12.15	-10.53	35.04	-1.69	32.13	-13.03
S&P 500 Health Care	1.49	1.65	8.38	4.56	6.42	11.88	10.43	9.43	13.99	2.58	2.06	-1.95	26.13	13.45	20.82	6.47
S&P 500 Industrials	-1.44	-4.70	3.52	14.42	12.87	15.14	12.18	10.93	19.98	17.47	18.13	-5.48	21.12	11.06	29.37	-13.29
S&P 500 Information Technology	-1.33	-3.09	-4.19	18.44	18.76	24.40	24.78	21.35	23.13	36.61	57.84	-28.19	34.53	43.89	50.29	-0.29
S&P 500 Materials	-0.01	-5.74	5.58	3.16	4.24	13.25	10.61	7.83	21.59	-0.04	12.55	-12.27	27.28	20.73	24.58	-14.70
S&P 500 Utilities	1.69	-3.64	4.67	31.73	8.70	8.45	9.15	9.40	17.94	23.43	-7.08	1.57	17.67	0.48	26.35	4.11
DJ US Real Estate	3.98	-2.63	6.07	14.52	2.12	5.42	5.91	5.94	21.15	4.86	12.25	-25.17	38.99	-5.29	28.92	-4.03
DJ Global World Real Estate	2.60	-2.48	4.45	10.75	-1.03	1.50	2.15	3.19	19.36	1.95	9.34	-24.33	21.35	-6.19	25.33	-6.69

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<b>Commodity Indexes</b>																
Bloomberg Commodity	0.78	5.83	4.76	11.60	0.71	10.56	6.62	1.84	13.37	5.38	-7.91	16.09	27.11	-3.12	7.69	-11.25
Bloomberg Sub Energy	4.86	13.63	6.71	5.48	-3.30	5.92	-0.43	-4.08	27.43	1.18	-21.64	36.22	52.13	-42.72	11.78	-12.70
Bloomberg Sub Gold	0.81	6.33	7.52	37.37	13.66	11.44	12.53	7.92	13.11	26.62	12.82	-0.74	-4.28	20.95	18.03	-2.81
Bloomberg Sub Grains	-3.44	4.02	0.39	-5.71	-10.00	6.09	4.22	-1.87	16.11	-15.68	-13.01	18.00	20.95	19.32	-1.12	-5.50
Bloomberg Sub Industrial Metals	2.75	1.02	4.16	10.55	-4.42	9.93	5.61	4.00	22.33	3.54	-9.15	-2.40	30.34	16.33	6.98	-19.48
Bloomberg Sub Livestock	-5.37	-1.45	-0.72	6.70	6.35	4.72	-0.02	-1.22	12.93	20.23	-1.92	7.44	8.62	-23.42	-5.99	-1.71
Bloomberg Sub Petroleum	-2.56	5.33	0.16	-0.41	7.33	15.59	9.12	2.43	22.20	9.35	-0.09	45.58	62.89	-40.30	33.76	-19.22
Bloomberg Sub Precious Metals	-0.10	5.14	7.51	37.18	12.44	11.70	12.23	7.34	15.17	25.26	9.64	0.12	-6.11	25.60	17.02	-4.57
Bloomberg Sub Silver	-2.99	1.37	7.43	36.38	8.35	12.57	11.09	5.35	26.36	20.57	-0.26	2.58	-12.26	42.47	13.87	-10.19
Bloomberg Sub Softs	1.48	6.07	8.95	32.59	17.48	20.84	16.67	6.16	20.00	32.49	18.53	-3.48	43.97	2.91	4.26	-22.26

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<b>Volatility &amp; Hedge Fund Indexes</b>																
CBOE Volatility (VIX)	19.48	45.30	13.14	46.49	-13.33	-13.32	4.84	3.94	77.27	39.36	-42.55	25.84	-24.31	82.44	-50.94	130.25
S&P 500 VIX Short-Term Futures	3.68	7.54	-0.16	-14.92	-50.39	-49.26	-46.24	-46.90	43.84	-25.63	-72.22	-23.06	-72.20	13.23	-67.80	68.11
S&P 500 VIX Mid-Term Futures	3.23	10.41	4.32	-1.58	-20.60	-6.72	-4.18	-11.71	23.29	-11.86	-43.68	1.59	-15.57	74.70	-19.32	27.24

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<b>Balanced Indexes</b>																
20% MSCI World - 80% BC US Aggregate Bond	1.60	0.86	2.75	7.75	1.72	2.46	3.75	3.31	9.02	4.60	9.03	-13.91	2.87	10.11	12.40	-1.58
40% MSCI World - 60% BC US Aggregate Bond	1.01	0.67	2.76	9.70	3.86	5.40	6.01	5.06	10.60	8.02	12.61	-14.87	7.41	12.30	16.14	-3.25
60% MSCI World - 40% BC US Aggregate Bond	0.43	0.48	2.77	11.66	5.99	8.30	8.20	6.73	12.43	11.51	16.26	-15.90	12.08	14.02	19.93	-4.99
80% MSCI World - 20% BC US Aggregate Bond	-0.15	0.29	2.78	13.64	8.11	11.14	10.30	8.32	14.42	15.05	19.99	-16.99	16.88	15.24	23.77	-6.81
20% S&P 500 - 80% BC US Aggregate Bond	1.49	0.64	2.48	8.30	2.16	3.00	4.32	3.91	8.98	5.75	9.50	-13.92	4.08	10.51	13.09	-0.63
40% S&P 500 - 60% BC US Aggregate Bond	0.78	0.23	2.22	10.80	4.76	6.51	7.17	6.27	10.63	10.38	13.56	-14.89	9.91	13.14	17.55	-1.39
60% S&P 500 - 40% BC US Aggregate Bond	0.08	-0.20	1.96	13.70	7.50	9.94	9.97	8.54	12.55	15.51	17.98	-16.07	16.61	14.04	22.38	-2.63
80% S&P 500 - 20% BC US Aggregate Bond	-0.62	-0.58	1.70	15.86	9.96	13.45	12.71	10.81	14.71	20.01	21.95	-16.98	22.22	17.13	26.75	-3.26

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