

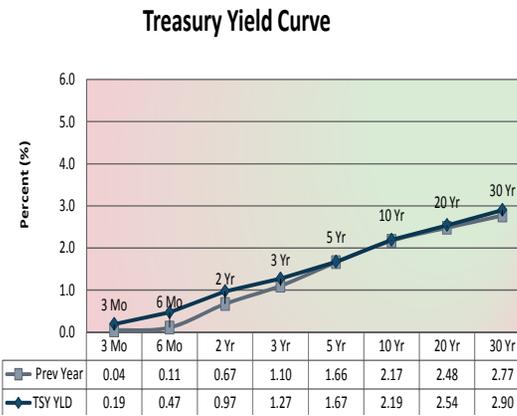
## Weekly Market Review December 21, 2015

### News Headlines

- As expected, the Federal Reserve finally raised its key interest rate 0.25% last Wednesday, the first rise in nine years. Additional gradual increases are expected throughout next year.
- A driver intentionally drove onto a crowded sidewalk several times in Las Vegas killing one and injuring 37.

### Economic News

- India's government lowered its growth forecast from earlier this year from 8.1% - 8.5% range down to 7% - 7.5%. Last year India's economy grew 7.3%.
- The Eurozone's recovery remains on track as the region's PMI registered its strongest quarterly increase in 4 1/2 years.
- The UK unemployment rate declined to 5.2%, its lowest rate since May 2008.



### Key Currency Exchange Rates

US\$ to buy Canadian Dollar	0.717
US\$ to buy Euro	1.087
US\$ to buy U.K. Pound	1.490
Yen to buy US\$	121.152

### Russell Style Returns

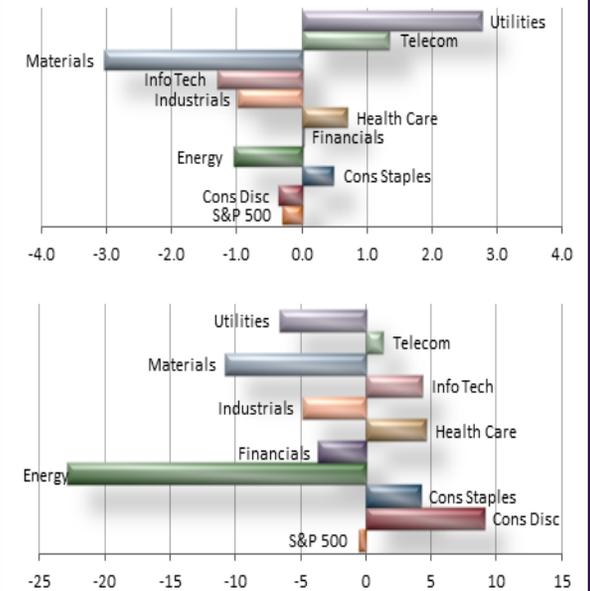
	V	B	G
L	-0.3	-0.3	-0.4
M	-0.7	-0.6	-0.4
S	-0.2	-0.2	-0.2

1 Week

	V	B	G
L	-5.9	-1.0	3.9
M	-7.2	-4.5	-1.9
S	-8.9	-5.8	-2.6

YTD

### S&P 500 Sector Returns



### Key Commodity Prices

	Close*	1 Yr Ago
Dom Crude Oil (bbl)-NYMEX	34.55	61.18
Natural Gas (MMBtu)	1.66	3.28
Gold (oz)	1063	1196
Platinum (oz)	854	1203
Copper (lb)	2.10	2.91
Coffee (lb)	1.20	1.65
Cotton (lb)	0.64	0.60
Corn (bu)	3.66	3.85
Soybeans (bu)	8.85	10.24

\*As of 12/18/15

### Consumer Money Rates

Interest Rate	YIELD / RATE (%)		
	Last	Wk Ago	1-Yr Ago
Federal-funds rate target	0.25-0.50	0-0.25	0-0.25
Prime rate*	3.50	3.25	3.25
Labor, 3-month	0.36	0.13	0.11
Money market, annual yield	0.26	0.26	0.43
Five-year CD, annual yield	1.38	1.39	1.51
30-year mortgage, fixed	3.96	3.97	4.10
15-year mortgage, fixed	3.21	3.20	3.37
Jumbo mortgages, \$417,000-plus	4.47	4.48	4.39
Five-year adj mortgage (ARM)	3.85	3.43	3.59
New-car loan, 48-month	3.22	3.20	3.03
Home-equity LOC, \$30,000	4.55	4.70	4.46

\* Base rate posted by 70% of the nation's largest banks.

### Major Markets Returns

Index	Closing Price	Tot Ret % - 1 Wk	Tot Ret % - YTD	Tot Ret % - 1 Yr	Tot Ret % - 5 Yr
<b>US Equities</b>					
Dow Jones	17,129	-0.78	-1.49	-1.24	11.09
S&P 500	2,006	-0.31	-0.58	-0.64	12.39
NASDAQ	4,923	-0.19	5.13	4.89	14.60
<b>Foreign and REIT</b>					
MSCI EAFE NR		-0.17	-2.55	-2.09	3.71
MSCI EM NR		2.12	-15.55	-13.48	-4.33
FTSE Nareit - All REITS		1.73	0.23	0.43	12.06
<b>Bonds</b>					
BarCap Agg Bond		-0.35	0.81	1.13	3.38
Citi Treasury 3 Mo T-Bill		0.00	0.02	0.02	0.05
BarCap US High Yield		-0.95	-5.43	-4.58	5.00
BarCap US TIPS		-0.44	-1.44	-1.20	2.56
ML Global Broad Mrkt		-0.72	-2.60	-2.70	1.57



## Weekly Market Review Disclosure Notes

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All data is as of close of prior week unless otherwise indicated.

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Sources: Commodity Prices obtained from WSJ Market Data Group; Treasury Yield Curve obtained from the U.S. Department of the Treasury website [www.treasury.gov](http://www.treasury.gov); Currency Exchange Rates obtained from Thompson Reuters; Consumer Money Rates obtained from Thompson Reuters, WSJ Market Data Group, Bankrate.com; Market Return Data obtained from Morningstar.

Market Returns: All return data represents total return including capital appreciation and reinvestment of dividends.

The Dow Jones (DJIA) is a price-weighted average of 30 blue-chip stocks that are generally the leaders in their industry. The S&P 500 Index is a broad-based index of 500 large companies and is widely regarded as an indicator of domestic stock market performance. The Nasdaq composite index is a broad-based, capitalization-weighted index of all Nasdaq National Market & Small-Cap stocks. The MSCI EAFE Index is a capitalization weighted index that monitors the performance of stocks from Europe, Asia, and the Far East. The MSCI Emerging Markets Index is a capitalization weighted index that monitors the performance of emerging markets stocks from around the world. The Barclays Capital Aggregate Bond Index is an unmanaged index comprised of U.S. investment grade, fixed rate bond market securities, including government, government agency, corporate and mortgage-backed securities between one and ten years. The Barclays Capital US Corporate High Yield Index consists of below investment grade US corporate taxable bonds. The Barclays Capital US Treasury Inflation-Protected Securities (TIPS) Index tracks inflation protected securities issued by the US Treasury. The Citi Treasury 3 Month T-Bill Index is based on the last three-month Treasury Bill issues. The Merrill Lynch Global Broad Market Index tracks the performance of investment grade public debt issued in the major domestic and Eurobond markets. Indices are unmanaged and cannot be purchased directly by investors. Index performance is shown for illustrative purposes only and does not predict or depict the performance of any investment.