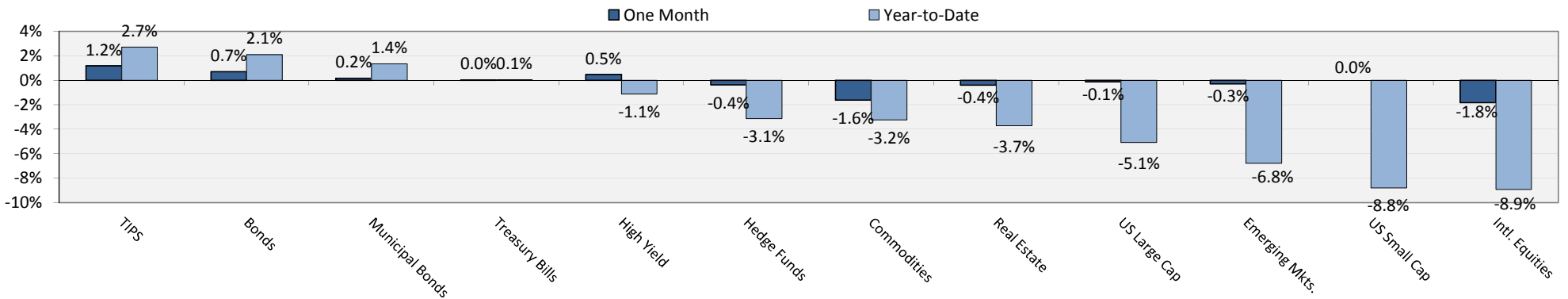
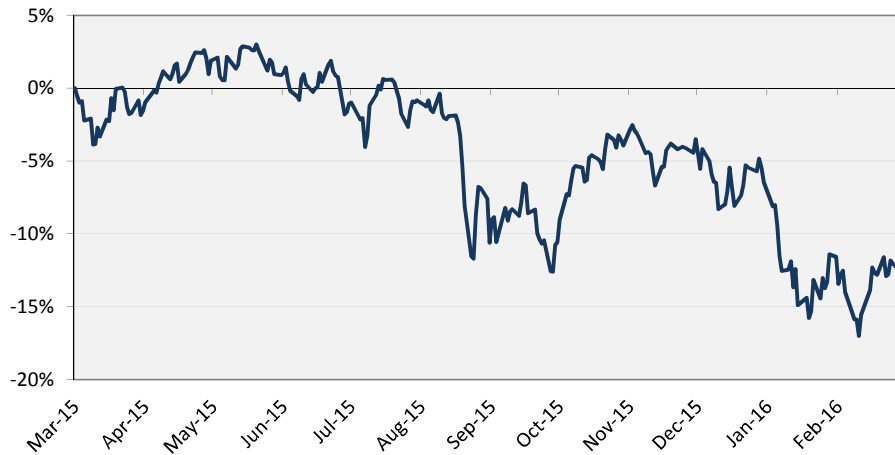


Index Returns Ending 2/29/2016



Global Stocks One-Year Performance (MSCI World Index)



Economic Figures

	12/31/14	12/31/15	2/29/16	YTD Change
Real GDP Growth	2.2%	2.1%	1.9%	-0.2%
Core CPI	1.7%	2.0%	2.2%	+0.2%
Unemployment Rate	5.8%	5.0%	4.9%	-0.1%
Consumer Confidence	92.6	96.5	92.2	-4.3

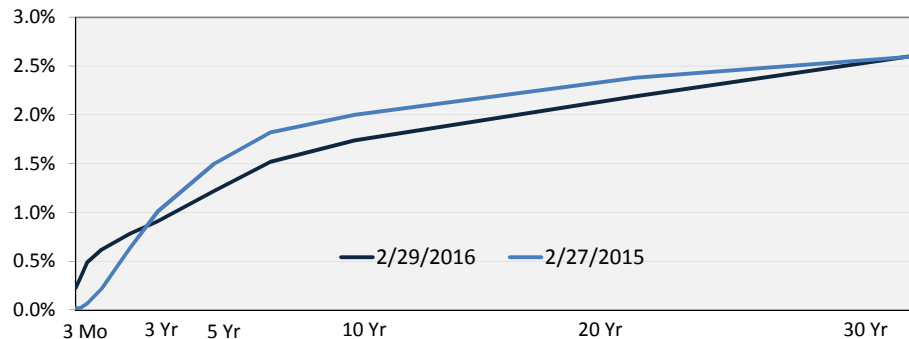
Currencies/Commodities

	12/31/14	12/31/15	2/29/16	YTD Change
Dollar / Euro	1.21	1.09	1.09	-0.1%
Yen / Dollar	120.0	120.4	113.1	-6.1%
WTI Crude Oil (\$/barrel)	\$52.31	\$36.91	\$33.57	-9.0%
Gold (\$/oz)	\$1,177.34	\$1,074.21	\$1,245.70	16.0%

Select Interest Rates

	12/31/14	12/31/15	2/29/16	YTD Change
30-Yr Mortgage Rate	3.87%	4.01%	3.62%	-0.39%
6 Month CD Rate	0.16%	0.13%	0.14%	+0.01%
High Yield Credit Spread	4.98%	6.95%	7.80%	+0.85%

Yield Curve



10 Year Treasury Yield



Indices Used: Barcap Municipal Bond Index, Barcap US Aggregate Bond Index, Morningstar TIPS Index, HFRX Global Hedge Fund Index, BofA Merrill Lynch High Yield Master Index, S&P 500 Index, MSCI EAFE Index, MSCI US REIT Index, Russell 2000 Index, DJ UBS Commodity Index, MSCI Emerging Markets Index. Core CPI represents the CPI-U US City Average, All Items Less Food and Energy. Consumer Confidence represents the Conference Board's Consumer Confidence Index. 30-Year Mortgage Rate uses the Freddie Mac weekly primary mortgage market survey data. 6 Month CD Rate comes from the Federal Reserve. High Yield Credit Spread represents BofA Merrill Lynch High Yield Master II OAS.