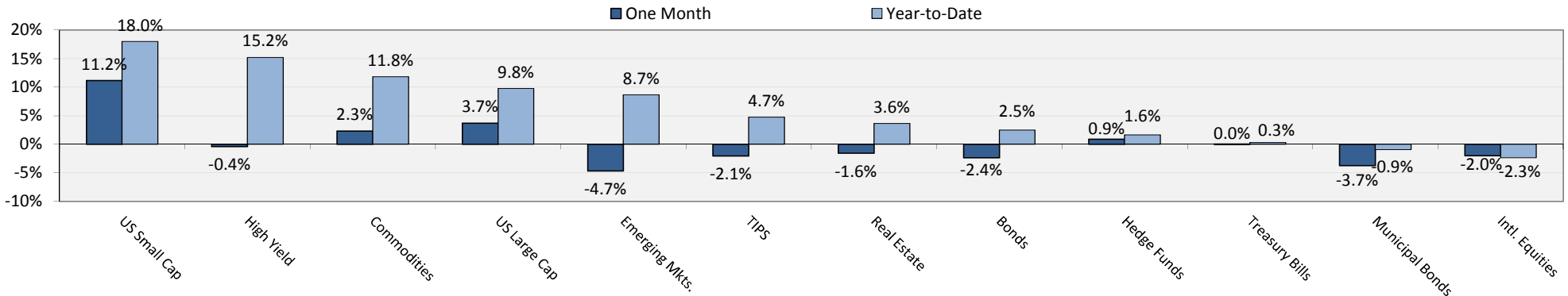
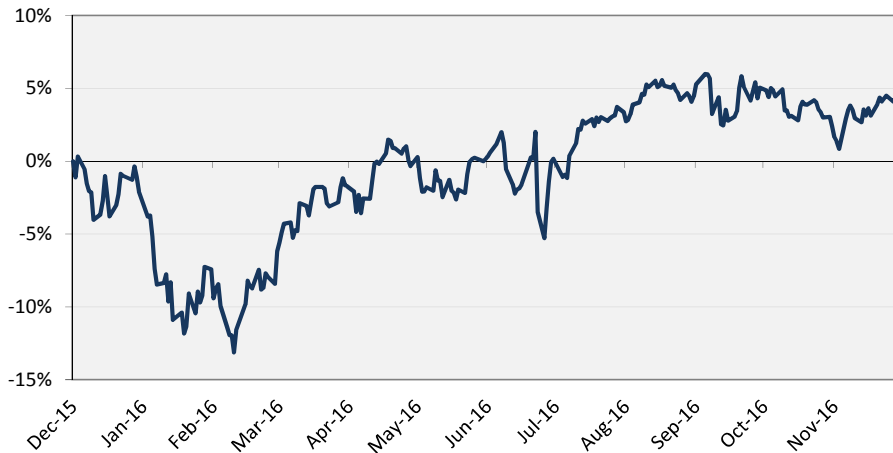


Index Returns Ending 11/30/2016



Global Stocks One-Year Performance (MSCI World Index)



Economic Figures

| | 12/31/14 | 12/31/15 | 11/30/16 | YTD Change |
|---------------------|----------|----------|----------|------------|
| Real GDP Growth | 2.2% | 2.1% | 1.6% | -0.6% |
| Core CPI | 1.7% | 2.0% | 2.1% | +0.1% |
| Unemployment Rate | 5.8% | 5.0% | 4.9% | -0.1% |
| Consumer Confidence | 92.6 | 96.5 | 107.1 | +10.6 |

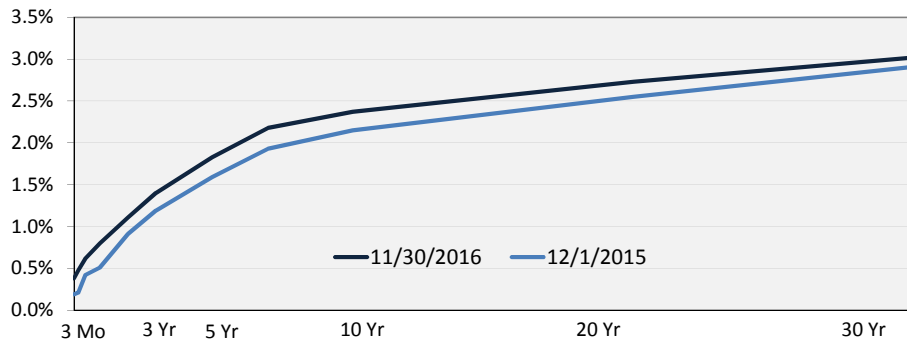
Currencies/Commodities

| | 12/31/14 | 12/31/15 | 11/30/16 | YTD Change |
|---------------------------|------------|------------|------------|------------|
| Dollar / Euro | 1.21 | 1.09 | 1.06 | -2.5% |
| Yen / Dollar | 120.0 | 120.4 | 113.5 | -5.7% |
| WTI Crude Oil (\$/barrel) | \$52.31 | \$36.91 | \$51.08 | 38.4% |
| Gold (\$/oz) | \$1,177.34 | \$1,074.21 | \$1,167.49 | 8.7% |

Select Interest Rates

| | 12/31/14 | 12/31/15 | 11/30/16 | YTD Change |
|--------------------------|----------|----------|----------|------------|
| 30-Yr Mortgage Rate | 3.87% | 4.01% | 3.47% | -0.54% |
| 6 Month CD Rate | 0.16% | 0.13% | 0.14% | +0.01% |
| High Yield Credit Spread | 4.98% | 6.95% | 4.67% | -2.28% |

Yield Curve



10 Year Treasury Yield

