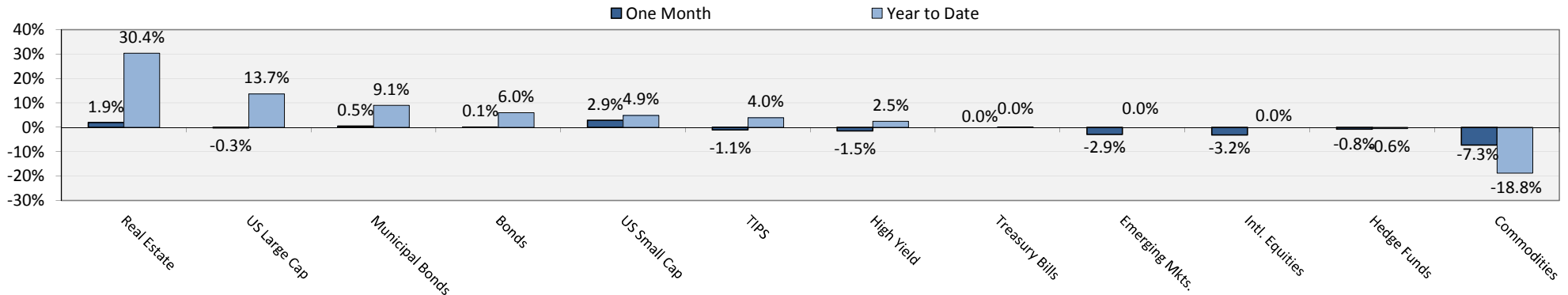
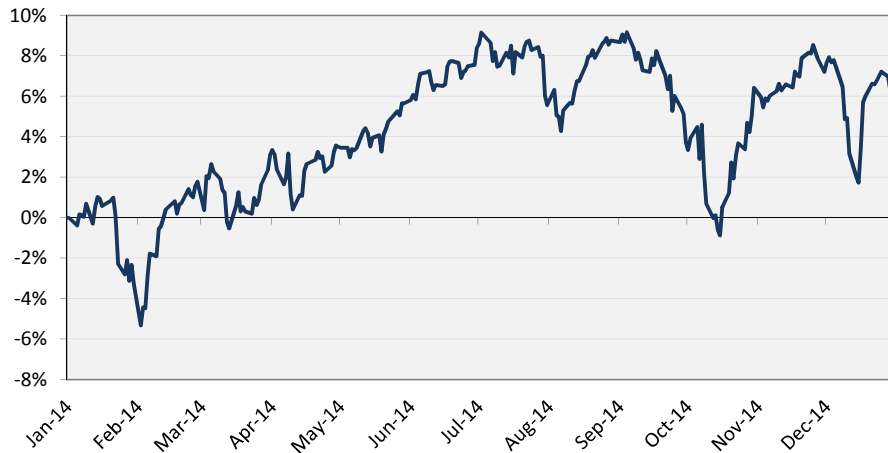


## Index Returns Ending 12/31/2014



## Global Stocks One-Year Performance (MSCI ACWI)



	12/31/12	12/31/13	12/31/14	YTD Change
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### Economic Figures

Real GDP Growth	3.1%	4.1%	5.0%	+0.9%
Core CPI	1.9%	1.7%	1.7%	0.0%
Unemployment Rate	7.7%	7.0%	5.8%	-1.2%
Consumer Confidence	65.1	78.1	92.6	+14.5

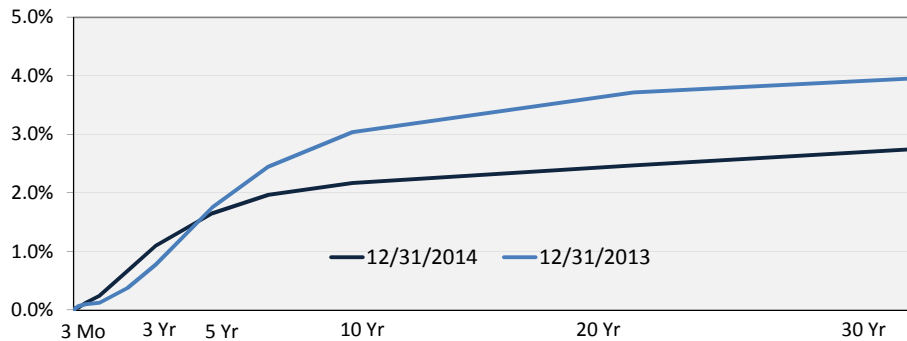
### Currencies/Commodities

Dollar / Euro	1.30	1.38	1.21	-12.0%
Yen / Dollar	79.8	105.1	120.0	14.1%
WTI Crude Oil (\$/barrel)	\$86.26	\$98.72	\$52.31	-47.0%
Gold (\$/oz)	\$1,722.80	\$1,212.79	\$1,177.34	-2.9%

### Select Interest Rates

30-Yr Mortgage Rate	3.35%	4.48%	3.87%	-0.61%
6 Month CD Rate	0.31%	0.14%	0.16%	+0.02%
High Yield Credit Spread	5.30%	4.00%	4.98%	+0.98%

## Yield Curve



## 10 Year Treasury Yield

