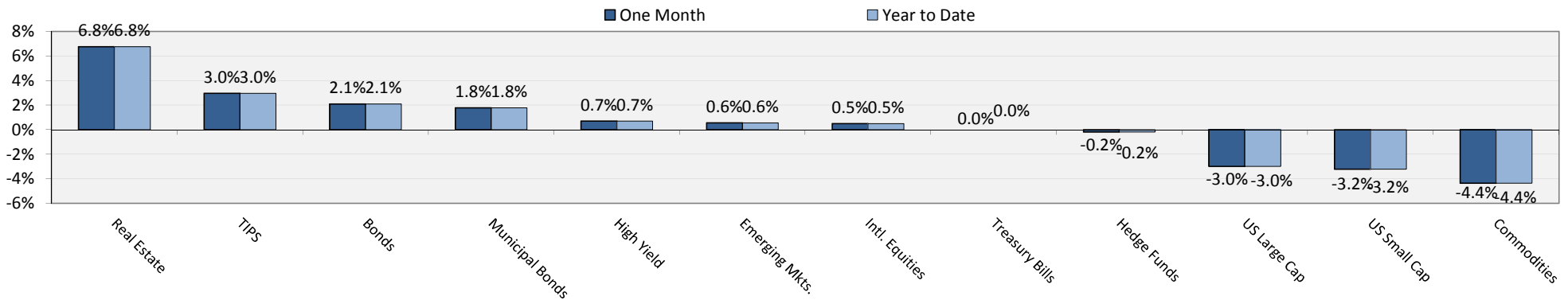


Index Returns Ending 1/30/2015



Global Stocks One-Year Performance (MSCI World Index)



	12/31/13	12/31/14	1/30/15	YTD Change
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Economic Figures

Real GDP Growth	2.3%	2.2%	2.4%	+0.2%
Core CPI	1.7%	1.7%	1.6%	-0.1%
Unemployment Rate	7.0%	5.8%	5.6%	-0.2%
Consumer Confidence	78.1	92.6	102.9	+10.3

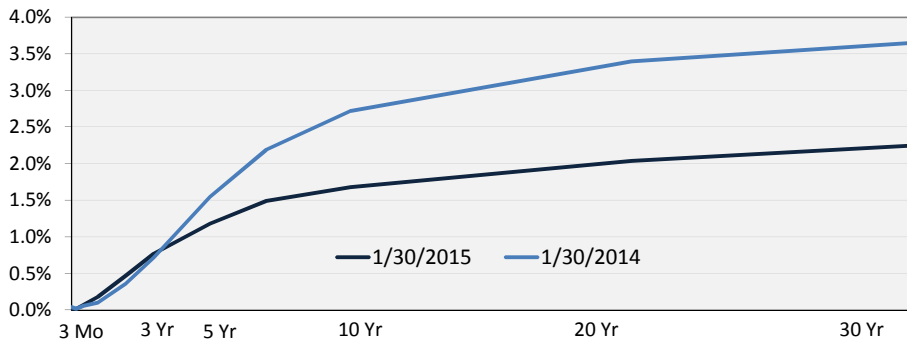
Currencies/Commodities

Dollar / Euro	1.38	1.21	1.13	-6.9%
Yen / Dollar	105.1	120.0	117.8	-1.8%
WTI Crude Oil (\$/barrel)	\$98.72	\$52.31	\$48.69	-6.9%
Gold (\$/oz)	\$1,212.79	\$1,177.34	\$1,272.79	8.1%

Select Interest Rates

30-Yr Mortgage Rate	4.48%	3.87%	3.66%	-0.21%
6 Month CD Rate	0.14%	0.16%	0.16%	0.00%
High Yield Credit Spread	4.00%	4.98%	5.28%	+0.3%

Yield Curve



10 Year Treasury Yield

