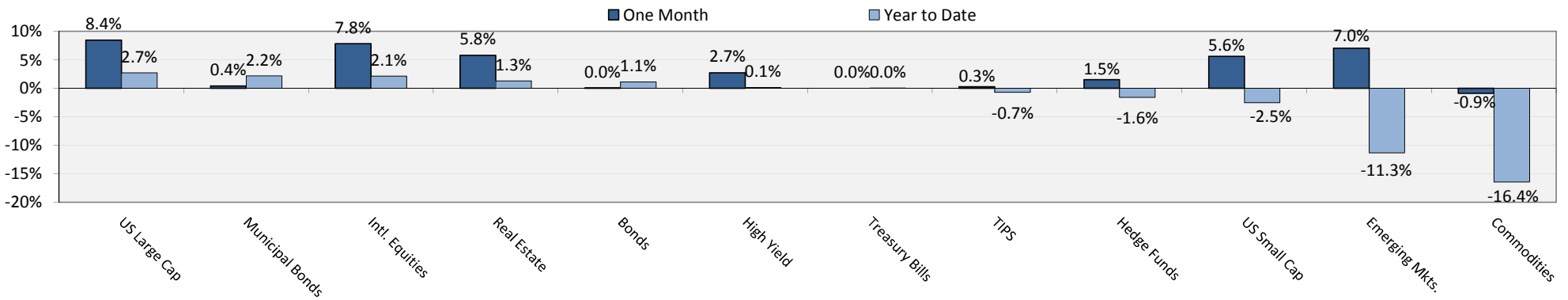
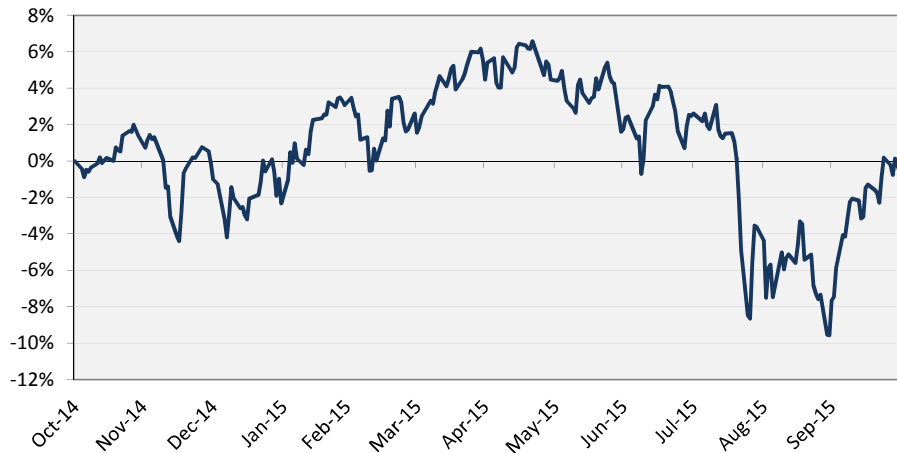


Index Returns Ending 10/30/2015



Global Stocks One-Year Performance (MSCI World Index)



	12/31/13	12/31/14	10/30/15	YTD Change
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Economic Figures

Real GDP Growth	2.3%	2.2%	2.0%	-0.2%
Core CPI	1.7%	1.7%	1.9%	+0.2%
Unemployment Rate	7.0%	5.8%	5.1%	-0.7%
Consumer Confidence	78.1	92.6	97.6	+5

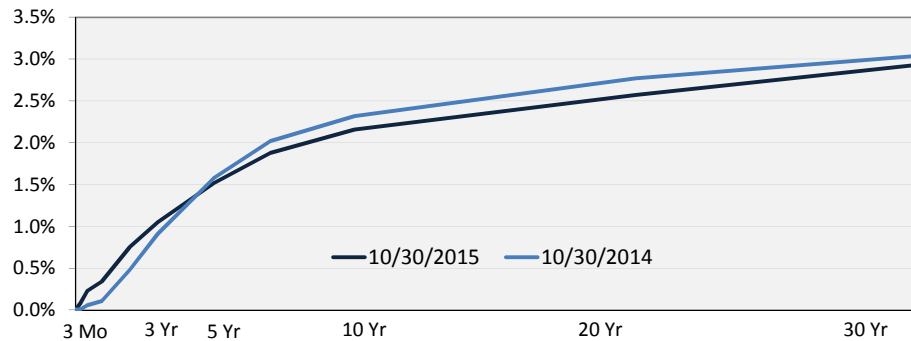
Currencies/Commodities

Dollar / Euro	1.38	1.21	1.10	-9.2%
Yen / Dollar	105.1	120.0	120.7	0.6%
WTI Crude Oil (\$/barrel)	\$98.72	\$52.31	\$46.23	-11.6%
Gold (\$/oz)	\$1,212.79	\$1,177.34	\$1,140.44	-3.1%

Select Interest Rates

30-Yr Mortgage Rate	4.48%	3.87%	3.76%	-0.11%
6 Month CD Rate	0.14%	0.16%	0.13%	-0.03%
High Yield Credit Spread	4.00%	4.98%	5.89%	+0.91%

Yield Curve



10 Year Treasury Yield

