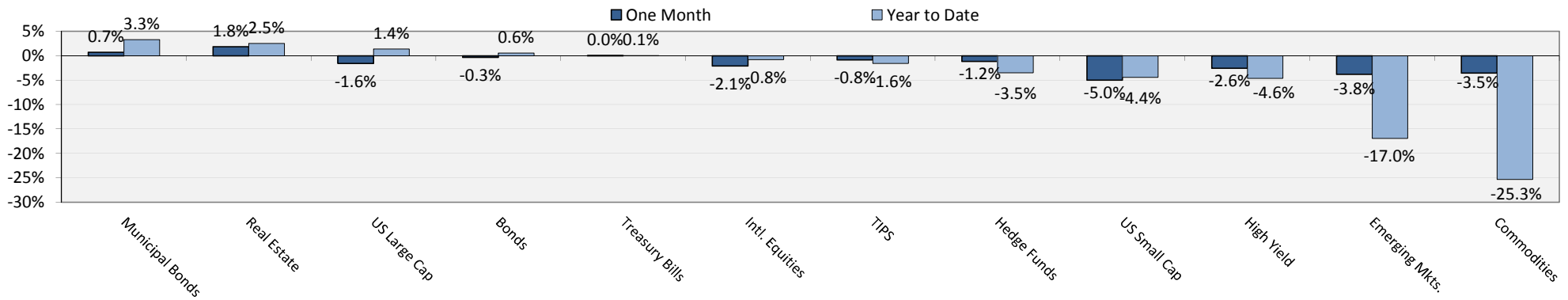
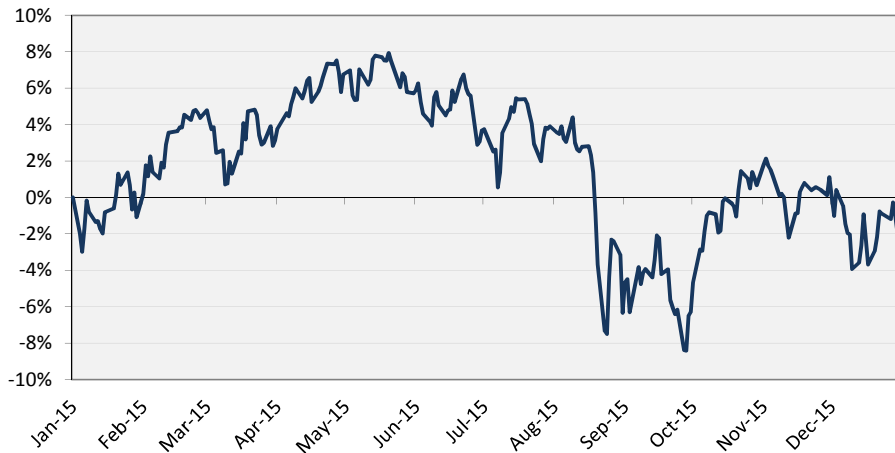


Index Returns Ending 12/31/2015



Global Stocks One-Year Performance (MSCI World Index)



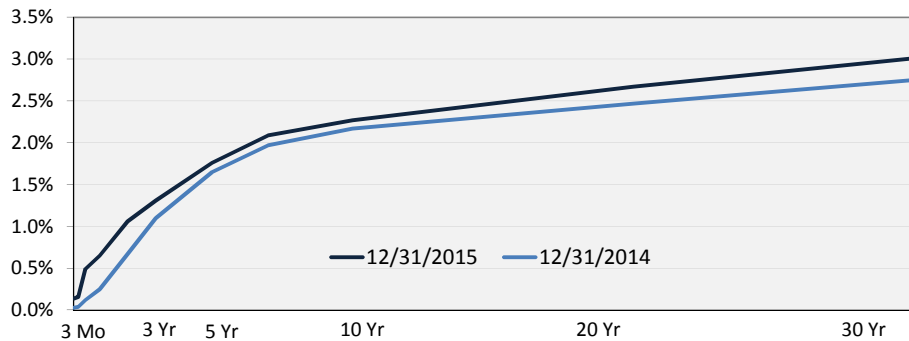
	12/31/13	12/31/14	12/31/15	YTD Change
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Economic Figures				
Real GDP Growth	2.3%	2.2%	2.1%	-0.1%
Core CPI	1.7%	1.7%	2.0%	+0.3%
Unemployment Rate	7.0%	5.8%	5.0%	-0.8%
Consumer Confidence	78.1	92.6	96.5	+3.9

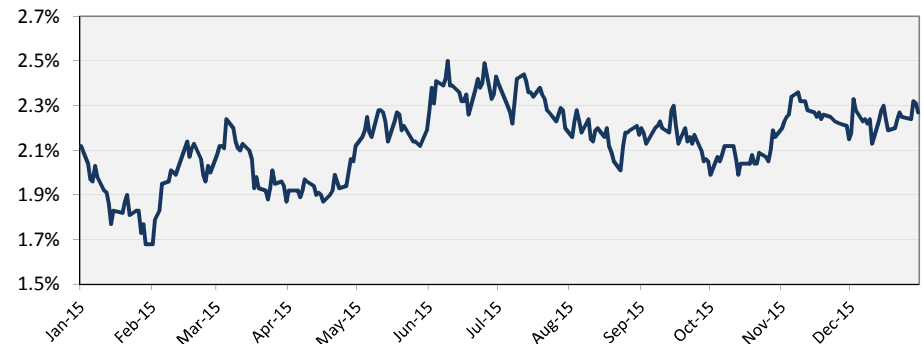
Currencies/Commodities				
Dollar / Euro	1.38	1.21	1.09	-10.3%
Yen / Dollar	105.1	120.0	120.4	0.4%
WTI Crude Oil (\$/barrel)	\$98.72	\$52.31	\$36.91	-29.4%
Gold (\$/oz)	\$1,212.79	\$1,177.34	\$1,074.21	-8.8%

Select Interest Rates				
30-Yr Mortgage Rate	4.48%	3.87%	4.01%	+0.14%
6 Month CD Rate	0.14%	0.16%	0.13%	-0.03%
High Yield Credit Spread	4.00%	4.98%	6.95%	+1.97%

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.