



Index Returns (%)

<u>Equities</u>	<u>Month</u>	<u>3 M</u>	<u>YTD</u>	<u>1 Year</u>	<u>3 Yr Ann</u>	<u>5 Yr Ann</u>
S&P 500 Total Return	(0.69)	1.32	23.18	27.92	20.38	17.90
Russell Midcap Index	(3.48)	(1.95)	17.77	23.29	17.49	14.44
Russell 2000 Index	(4.17)	(3.04)	12.31	22.02	14.22	12.14
Russell 1000 Growth Index	0.61	3.20	24.95	30.70	29.21	25.10
Russell 1000 Value Index	(3.52)	(2.15)	17.73	22.25	11.45	10.36
Russell 3000 Index	(1.52)	0.42	20.90	26.34	20.20	17.51
MSCI EAFE NR	(4.65)	(5.14)	5.84	10.77	9.83	9.19
MSCI EM NR	(4.08)	(6.98)	(4.34)	2.70	9.27	9.52

Russell Indices Style Returns*

	<u>V</u>	<u>B</u>	<u>G</u>		<u>V</u>	<u>B</u>	<u>G</u>
L	17.7	21.5	24.9	L	2.8	20.9	38.4
M	20.7	17.8	12.3	M	4.9	17.0	35.5
S	23.2	12.3	2.4	S	4.6	19.9	34.5
	YTD				2020		

Index Returns (%)

<u>Fixed Income</u>	<u>Month</u>	<u>3 M</u>	<u>YTD</u>	<u>1 Year</u>	<u>Mod. Adj. Duration</u>	<u>Yield to Worst</u>
U.S. Aggregate	0.30	(0.60)	(1.29)	(1.16)	6.78	1.69
U.S. Corporate Investment Grade	0.06	(0.75)	(0.96)	(0.53)	8.73	2.29
U.S. Corporate High Yield	(0.97)	(1.15)	3.34	5.29	4.06	4.80
Global Aggregate	(0.29)	(2.30)	(4.57)	(3.29)	7.59	1.24

Levels (%)

<u>Key Rates</u>	<u>11/30/21</u>	<u>12/31/20</u>	<u>12/31/19</u>	<u>12/31/18</u>	<u>12/31/17</u>
US Generic Govt 3 Mth	0.05	0.06	1.54	2.35	1.38
US Generic Govt 2 Yr	0.57	0.12	1.57	2.49	1.88
US Generic Govt 10 Yr	1.44	0.91	1.92	2.68	2.41
US Generic Govt 30 Yr	1.79	1.64	2.39	3.01	2.74
ICE LIBOR USD 3M	0.17	0.24	1.91	2.81	1.69
Euribor 3 Month ACT/360	(0.57)	(0.55)	(0.38)	(0.31)	(0.33)
Bankrate 30Y Mortgage Rates Na	3.23	2.87	3.86	4.51	3.85
Prime	3.25	3.25	4.75	5.50	4.50

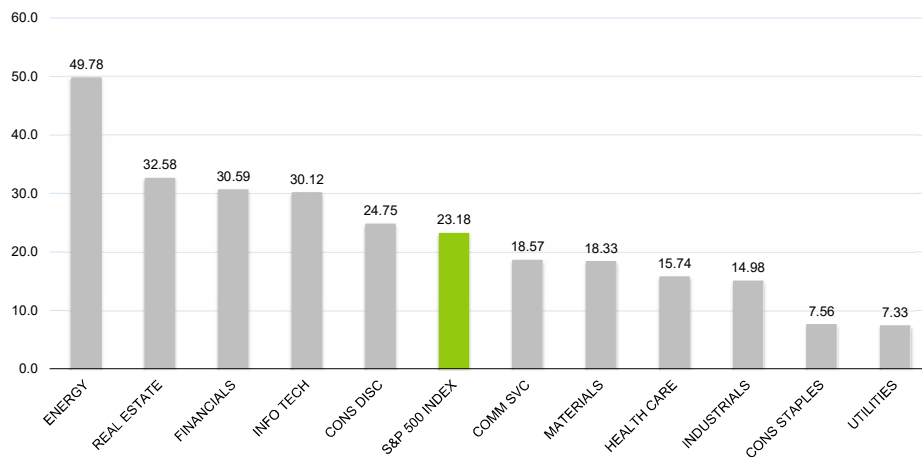
Currencies

	<u>11/30/21</u>	<u>12/31/20</u>	<u>12/31/19</u>
Euro Spot	1.13	1.22	1.12
British Pound Spot	1.33	1.37	1.33
Japanese Yen Spot	113.17	103.25	108.61
Swiss Franc Spot	0.92	0.89	0.97

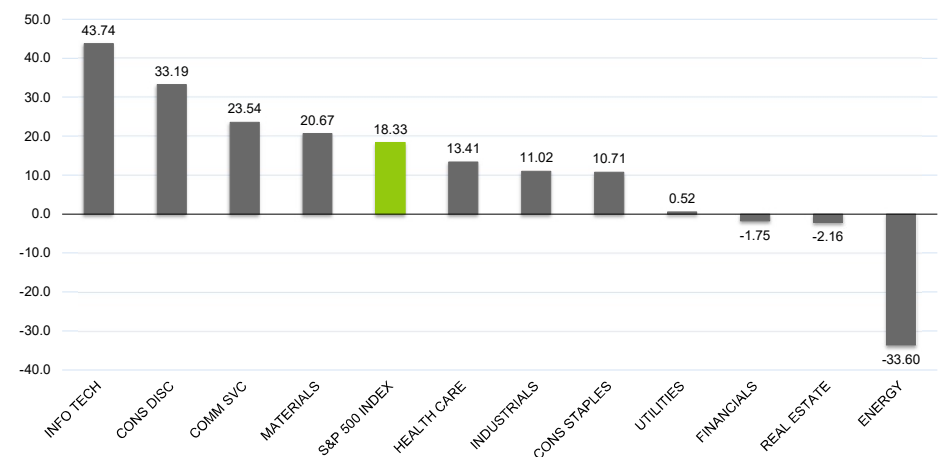
Commodities

	<u>11/30/21</u>	<u>12/31/20</u>	<u>12/31/19</u>
Oil	66.18	47.49	52.85
Gasoline	3.39	2.25	2.59
Natural Gas	4.57	3.01	2.69
Gold	1,776.50	1,914.00	1,187.30
Silver	22.82	26.74	16.50
Copper	428.00	352.05	284.85
Corn	567.50	440.25	417.75
BBG Commodity TR Idx	204.59	166.63	172.00

YTD Sector Returns



2020 Sector Returns



Source: Bloomberg & Investment Metrics. For informational purposes only and should not be regarded as investment advice. Information is based on sources and data believed to be reliable, but AndCo Consulting cannot guarantee the accuracy, adequacy or completeness of the information. The material provided herein is valid only as of the date of distribution and not as of any future date.
*Heat maps are displayed utilizing a 9-color scale, with green as the highest return for the time period noted and red as the lowest return for the time period noted. Color scales within each time period are mutually exclusive.