

Global Markets Summary

December 31, 2018

Index	4Q	YTD	1 Year	3 Years	5 Years	10 Years
US Large Cap Stocks <i>S&P500</i>	-13.5%	-4.4%	-4.4%	9.3%	8.5%	13.1%
US Small Cap Stocks <i>Russell 2000</i>	-20.2%	-11.0%	-11.0%	7.4%	4.4%	12.0%
Foreign Developed Stocks <i>MSCI EAFE</i>	-12.5%	-13.8%	-13.8%	2.9%	0.5%	6.3%
Emerging Market Stocks <i>MSCI Emerging Markets</i>	-7.5%	-14.6%	-14.6%	9.3%	1.7%	8.0%
Investment Grade Bonds <i>Bloomberg Barclays US Aggregate</i>	1.6%	0.0%	0.0%	2.1%	2.5%	3.5%
High Yield Bonds <i>BofA Merrill Lynch US High Yield, Master II</i>	-4.7%	-2.3%	-2.3%	7.3%	3.8%	11.0%
Municipal Bonds <i>Barclays Muni Bond: 5 Year</i>	1.6%	1.7%	1.7%	1.5%	2.0%	3.1%
Commodities <i>Bloomberg Commodity</i>	-9.4%	-11.3%	-11.3%	0.3%	-8.8%	-3.8%