

Q4 2025 Performance Reference Sheet as of 12/31/2025

Equity Indices					
	YTD	1Yr	3Yr	5Yr	10Yr
Total US Stock Market	15.51%	15.51%	20.33%	12.29%	12.51%
S&P 500	16.39%	16.39%	21.26%	12.75%	12.85%
Dow Jones	12.97%	12.97%	13.18%	9.45%	10.68%
NASDAQ	20.36%	20.36%	30.46%	12.52%	16.59%
MSCI EAFE	27.89%	27.89%	14.17%	6.14%	5.36%
MSCI EM	30.58%	30.58%	13.66%	1.69%	5.87%

Style Box 1Yr			
	Value	Blend	Growth
Large-Cap	10.97%	16.39%	21.39%
Mid-Cap	5.31%	5.90%	6.49%
Small-Cap	4.32%	4.23%	4.15%

Style Box 5Yr			
	Value	Blend	Growth
Large-Cap	10.56%	12.75%	14.01%
Mid-Cap	8.78%	7.46%	6.02%
Small-Cap	6.72%	5.58%	4.31%

Target Federal Funds Rate Range: 3.50% - 3.75%

U.S. Equity Sectors					
	YTD	1Yr	3Yr	5Yr	10Yr
S&P 500 Energy (Sector)	4.96%	4.96%	0.74%	19.16%	4.36%
S&P 500 Materials (Sector)	8.43%	8.43%	5.47%	4.74%	N/A
S&P 500 Industrials (Sector)	17.70%	17.70%	16.46%	11.87%	10.97%
S&P 500 Consumer Discretionary (Sector)	5.31%	5.31%	24.24%	8.16%	12.00%
S&P 500 Consumer Staples (Sector)	1.32%	1.32%	3.54%	4.43%	5.25%
S&P 500 Health Care (Sector)	12.53%	12.53%	4.43%	6.40%	8.04%
S&P 500 Financials (Sector)	13.32%	13.32%	16.96%	13.20%	10.98%
S&P 500 Information Technology (Sector)	23.31%	23.31%	37.80%	19.93%	22.93%
S&P 500 Communication Services (Sector)	32.41%	32.41%	41.59%	15.31%	11.68%
S&P 500 Utilities (Sector)	12.69%	12.69%	6.56%	6.34%	7.03%
S&P 500 Real Estate (Sector)	-0.35%	-0.35%	3.15%	2.28%	2.98%

Allocation ETFs					
	YTD	1Yr	3Yr	5Yr	10Yr
iShares Aggressive Allocation (80/20) ETF	16.90%	16.90%	14.44%	6.89%	7.16%
iShares Growth Allocation (60/40) ETF	13.42%	13.42%	11.29%	4.49%	5.28%
iShares Moderate Allocation (40/60) ETF	9.88%	9.88%	7.89%	2.01%	3.44%
iShares Conservative Allocation (30/70) ETF	7.59%	7.59%	6.09%	0.70%	2.41%

U.S. Equity Factors					
	YTD	1Yr	3Yr	5Yr	10Yr
S&P 500 Momentum Index	25.56%	25.56%	28.05%	17.56%	N/A
S&P 500 Pure Value	14.61%	14.61%	9.84%	10.97%	7.67%
S&P 500 Quality	11.97%	11.97%	19.46%	12.25%	N/A
S&P 500 Dividend Aristocrats	4.55%	4.55%	4.95%	5.40%	7.75%

Commodities & Other					
	YTD	1Yr	3Yr	5Yr	10Yr
S&P GSCI (Broad Commodities)	-0.20%	-0.20%	-3.48%	6.02%	5.82%
S&P GSCI Gold	64.37%	64.37%	33.46%	18.03%	15.14%
S&P GSCI Silver	141.44%	141.44%	43.21%	21.73%	17.73%
S&P GSCI Crude Oil	-18.48%	-18.48%	-10.86%	3.27%	4.91%
Grayscale Bitcoin Trust ETF	-7.65%	-7.65%	109.89%	19.09%	N/A

Fixed Income					
	YTD	1Yr	3Yr	5Yr	10Yr
Aggregate Bond TR	7.30%	7.30%	4.66%	-0.36%	2.01%
High Yield TR	8.62%	8.62%	10.06%	4.51%	6.53%
Short-Duration Bond TR	4.02%	4.02%	2.94%	1.01%	1.47%

Source: YCharts 12/31/2025. Indices/ETFs Included: S&P 1500, S&P 500, Dow Jones Industrial Average, Nasdaq Composite, MSCI Emerging Markets, S&P 500 Energy (Sector), S&P 500 Materials (Sector), S&P 500 Industrials (Sector), S&P 500 Consumer Discretionary (Sector), S&P 500 Consumer Staples (Sector), S&P 500 Health Care (Sector), S&P 500 Financials (Sector), S&P 500 Information Technology (Sector), S&P 500 Communication Services (Sector), S&P 500 Utilities (Sector), S&P 500 Real Estate (Sector), iShares Core 80/20 Aggressive Allocation ETF, iShares Core 60/40 Balanced Allocation ETF, iShares Core 40/60 Moderate Allocation ETF, iShares Core 30/70 Conservative Allocation ETF, Bloomberg US Aggregate, Bloomberg US Corporate High Yield, Bloomberg Managed Money Short, S&P 500 Value, S&P 500, S&P 500 Growth, S&P 400 Value, S&P 400, S&P 400 Growth, S&P 600 Value, S&P 600, S&P 600 Growth, S&P 500 Momentum Index, S&P 500 Pure Value, S&P 500 Quality, S&P 500 Dividend Aristocrats, S&P GSCI, S&P GSCI Gold, S&P GSCI Silver, S&P GSCI Brent Crude, Grayscale Bitcoin Trust ETF