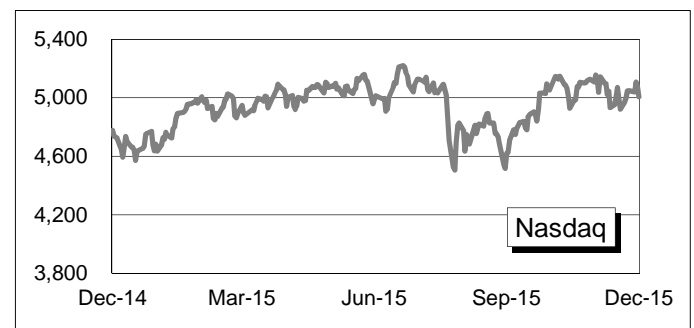
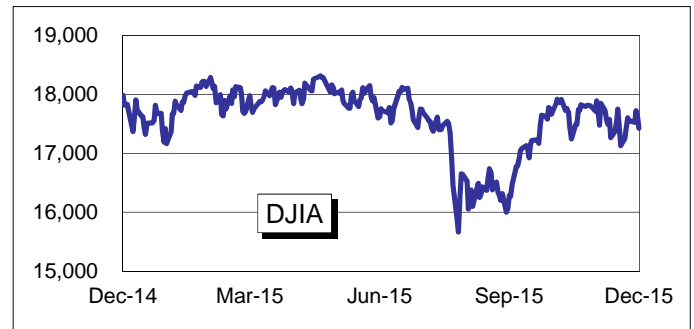
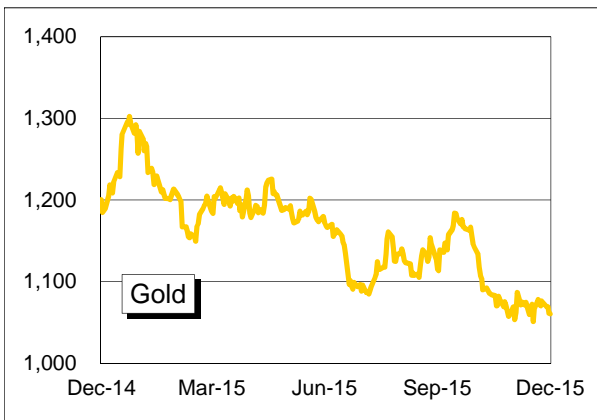
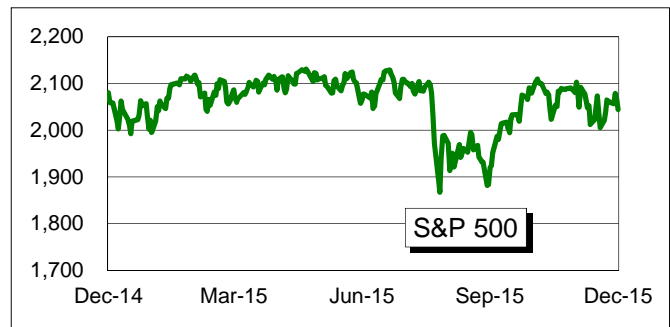
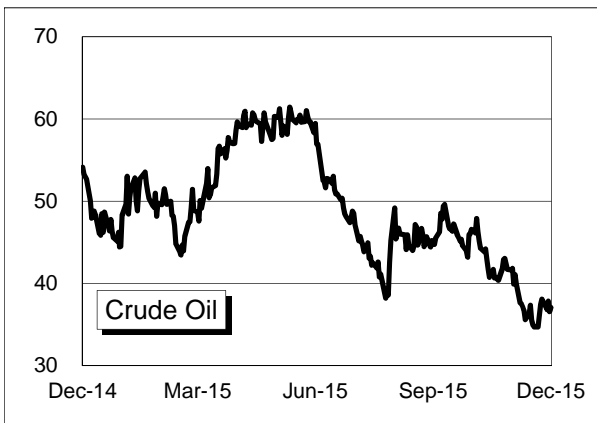


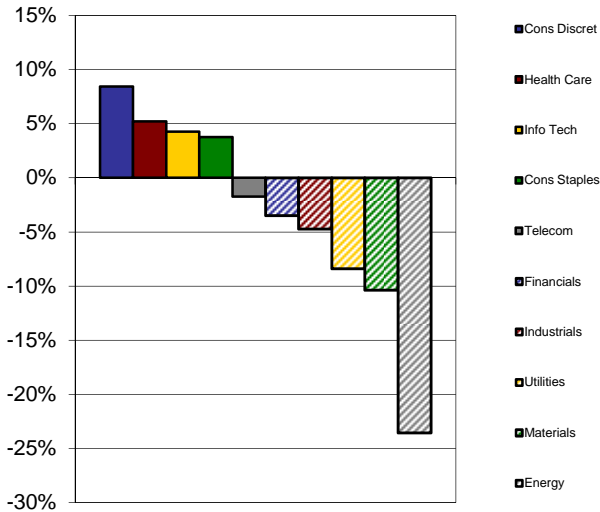
Market Wrap  
December 31, 2015  
Equity Markets

	<b>S&amp;P 500</b>	<b>DJIA</b>	<b>Nasdaq</b>
December 31, 2015	2,043.94	17,425.03	5,007.41
One Week Change	(0.83%)	(0.72%)	(0.81%)
One Month Change	(1.75%)	(1.66%)	(1.98%)
Quarter to Date Change	6.45%	7.00%	8.38%
Year to Date Change	(0.73%)	(2.23%)	5.73%
Trailing 12 Month Change	(0.73%)	(2.23%)	5.73%

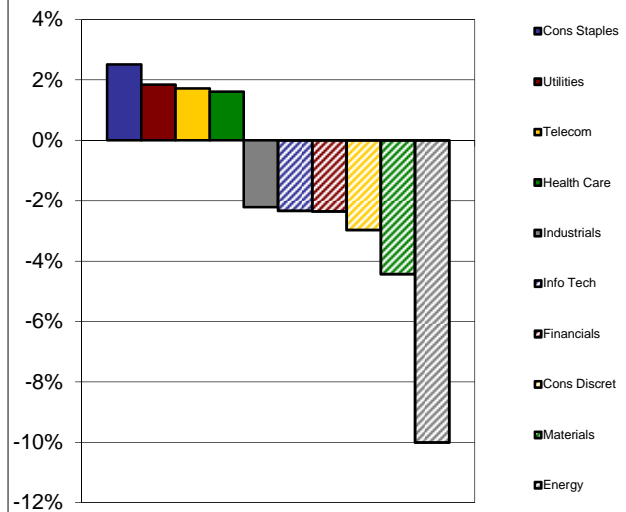


## Market Wrap December 31, 2015 Equity Sectors

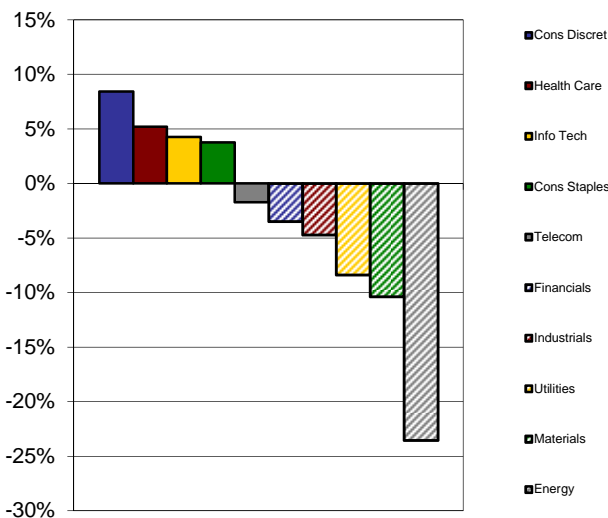
**S&P 500 Sectors - Trailing 12 Months**



**S&P 500 Sectors - One Month**



**S&P 500 Sectors - Year to Date**



**S&P 500 Best and Worst Performers  
Month Ending December 31, 2015**

1.	Keurig Green Mtn	Beverages	71.7%
2.	First Solar Inc	Solar	16.8%
3.	Whole Foods	Retail-Grocery	14.9%
4.	Baxalta Inc	Pharma	13.5%
5.	Darden Restaurants	Restaurants	13.3%
1.	Kinder Morgan Inc	Pipelines	(36.7%)
2.	Devon Energy	Oil & Gas-E&P	(30.5%)
3.	Williams Cos	Pipelines	(29.7%)
4.	Marathon Oil	Oil & Gas-E&P	(28.1%)
5.	Cimarex Energy	Oil & Gas-E&P	(24.9%)

## Market Wrap December 31, 2015

### Fixed Income Markets

U.S. Treasury Bonds	3 Mo	6 Mo	2 Yr	5 Yr	10 Yr	30 Yr
December 31, 2015	0.17%	0.48%	1.05%	1.76%	2.27%	3.02%
One Week Change (bps)	(4)	0	5	5	3	6
One Month Change (bps)	(1)	9	12	12	6	4
Year to Date Change (bps)	12	36	38	11	10	26
Trailing 12 Month Change (bps)	16	41	34	5	7	24

