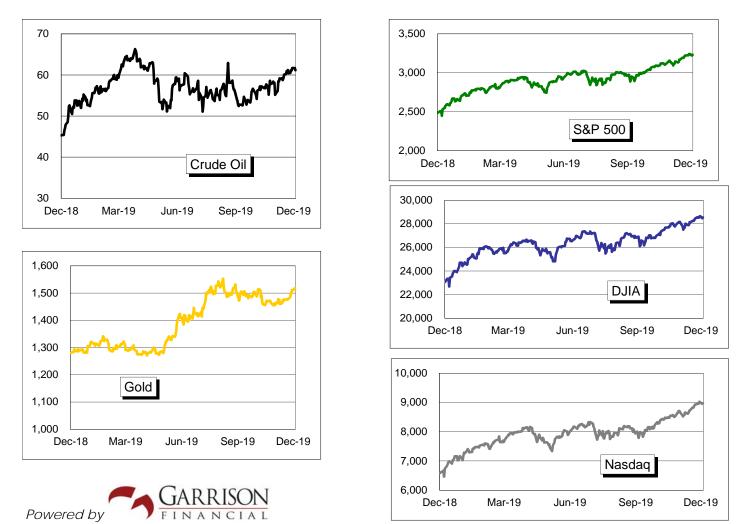


For more information, please contact Ron Kirby at 888.692.1460

Market Wrap December 31, 2019 Equity Markets

	S&P 500	DJIA	Nasdaq
December 31, 2019	3,230.78	28,538.44	8,972.60
One Week Change	0.26%	0.08%	0.24%
One Month Change	3.01%	1.87%	3.64%
Quarter to Date Change	9.06%	6.67%	12.49%
Year to Date Change	31.48%	25.34%	36.74%
Trailing 12 Month Change	31.48%	25.34%	36.74%

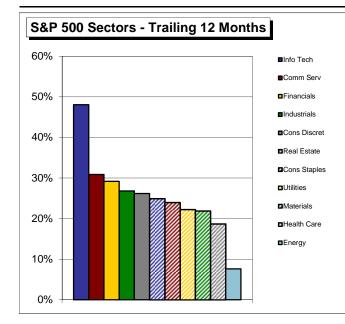


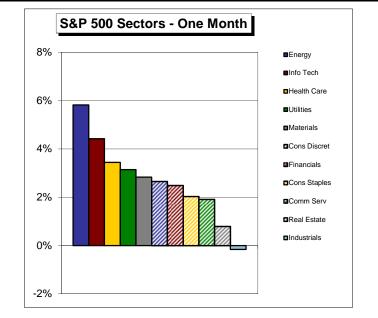
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## Market Wrap December 31, 2019 Equity Sectors

## For more information, please contact Ron Kirby at 888.692.1460





S&P 50	00 Sectors - Year to Date		S&P 500 Best and Worst Performers			
60%		■Info Tech	Month Ending December 31, 2019			
		Comm Serv	1.	Western Digital Cor	Tech Hardware	36.1%
50%		Financials	2.	<b>Skyworks Solutions</b>	Semiconductors	23.0%
		■Industrials	3.	<b>Concho Resources</b>	Oil & Gas E&P	20.7%
40% —		Cons Discret	4.	Diamondback Energ	Oil & Gas E&P	20.1%
		Cons Staples	5.	Devon Energy Corp	Oil & Gas E&P	18.6%
30% —		DUtilities				
20%		Materials	1.	Abiomed Inc	Pharma-Biotech	(13.0%)
2070		<ul> <li>Health Care</li> <li>Energy</li> </ul>	2.	Boeing Co	Aerospace	(11.0%)
10% —		Enorgy	3.	Carmax Inc	Retail-Autos	(9.9%)
			4.	CenturyLink Inc	Telecom	(8.8%)
0%			5.	Int'l Flavors Frag	Specialty Chem	(8.7%)

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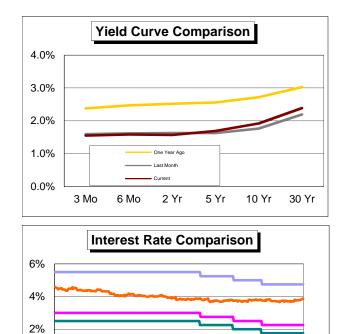
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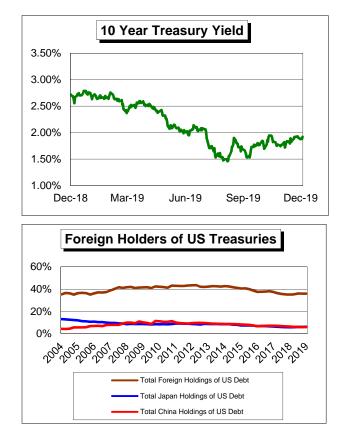


## Market Wrap December 31, 2019

Fixed Income Markets	
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U.S. Treasury Bonds	<b>3 Mo</b>	6 Mo	<b>2 Yr</b>	5 Yr	<b>10 Yr</b>	<b>30 Yr</b>	
December 31, 2019	1.55%	1.59%	1.57%	1.69%	1.92%	2.39%	
One Week Change (bps)	(2)	(2)	(5)	(2)	2	6	
One Month Change (bps)	(5)	(3)	(6)	6	15	20	
Year to Date Change (bps)	(81)	(90)	(92)	(82)	(77)	(63)	
Trailing 12 Month Change (bps)	(86)	(91)	(99)	(93)	(85)	(67)	







Jun-19

0% Dec-18

Mar-19

Fed Funds

Prime Rate

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Dec-19

Sep-19

Discount Rate

30 Yr Mortgage