

Stock Index Performance

Index	Week	YTD	12-mo.	2024	5-yr.
Dow Jones Industrial Avg. (45,632)	1.59%	8.42%	14.04%	14.99%	12.47%
S&P 500 (6,467)	0.30%	10.87%	17.61%	25.00%	15.42%
NASDAQ 100 (23,498)	-0.87%	12.36%	21.46%	25.88%	16.15%
S&P 500 Growth	-0.43%	13.62%	24.77%	35.81%	15.46%
S&P 500 Value	1.15%	7.86%	8.79%	12.27%	14.72%
S&P MidCap 400 Growth	2.02%	4.97%	6.80%	15.93%	10.33%
S&P MidCap 400 Value	3.40%	5.69%	11.55%	11.65%	15.55%
S&P SmallCap 600 Growth	3.13%	5.15%	6.06%	9.55%	10.15%
S&P SmallCap 600 Value	3.86%	1.89%	7.79%	7.54%	13.18%
Russell 2000	3.32%	6.81%	11.35%	11.53%	10.18%
MSCI EAFE	0.84%	24.58%	17.42%	3.82%	10.82%
MSCI World (ex US)	0.52%	22.86%	17.99%	5.53%	9.45%
MSCI World	0.46%	14.17%	17.83%	18.67%	13.56%
MSCI Emerging Markets	-0.41%	19.93%	17.61%	7.50%	5.55%
S&P GSCI	2.12%	4.44%	9.39%	9.25%	16.63%

Source: Bloomberg. Returns are total returns. **5-yr. return is an average annual.** One-week, YTD, 12-mo. and 5-yr. performance returns calculated through 8/22/25. An index cannot be purchased directly by investors. Past performance is no guarantee of future results.

S&P Sector Performance

Index	Week	YTD	12-mo.	2024	5-yr.
Communication Services	-0.88%	17.08%	33.11%	40.23%	15.72%
Consumer Discretionary	1.28%	2.56%	27.40%	30.14%	9.86%
Consumer Staples	0.34%	7.33%	5.88%	14.87%	9.33%
Energy	3.14%	4.92%	2.13%	5.72%	24.68%
Financials	2.15%	11.69%	23.54%	30.50%	19.28%
Health Care	1.47%	1.38%	-9.13%	2.58%	7.06%
Industrials	1.82%	17.01%	21.33%	17.30%	16.73%
Information Technology	-1.56%	14.12%	22.82%	36.61%	21.38%
Materials	2.12%	11.56%	3.33%	-0.04%	10.60%
Real Estate	2.48%	5.80%	3.00%	5.23%	7.01%
Utilities	0.53%	15.30%	17.83%	23.43%	11.17%

Source: Bloomberg. Returns are total returns. **5-yr. return is an average annual.** One-week, YTD, 12-mo. and 5-yr. performance returns calculated through 8/22/25. An index cannot be purchased directly by investors. Past performance is no guarantee of future results. On 9/28/18, the Global Industry Classification Standard (GICS) was reconstituted and the Telecommunications Services sector was renamed Communication Services. GICS sector information for periods prior to 9/28/18 may not necessarily be comparable to the reconstituted sectors.

Bond Index Performance

Index	Week	YTD	12-mo.	2024	5-yr.
U.S. Treasury: Intermediate	0.34%	4.67%	4.00%	2.42%	0.23%
GNMA 30 Year	0.56%	5.04%	3.14%	0.95%	-0.26%
U.S. Aggregate	0.43%	4.82%	2.86%	1.25%	-0.76%
U.S. Corporate High Yield	0.27%	5.88%	8.27%	8.19%	5.23%
U.S. Corporate Investment Grade	0.36%	5.39%	3.85%	2.13%	-0.09%
Municipal Bond: Long Bond (22+)	-0.06%	-3.94%	-4.16%	1.40%	-1.04%
Global Aggregate	0.16%	7.05%	3.29%	-1.69%	-1.74%

Source: Bloomberg. Returns are total returns. **5-yr. return is an average annual.** One-week, YTD, 12-mo. and 5-yr. performance returns calculated through 8/22/25. An index cannot be purchased directly by investors. Past performance is no guarantee of future results.

Key Rates

Fed Funds	4.25% - 4.50%	2-yr T-Note	3.70%
CPI - Headline	2.70%	5-yr T-Note	3.76%
CPI - Core	3.10%	10-yr T-Note	4.25%
Money Market Accts.	0.46%	30-yr T-Bond	4.87%
1-yr CD	2.04%	30-yr Fixed Mortgage	6.64%
3-yr CD	1.69%	Prime Rate	7.50%
5-yr CD	1.71%	Bond Buyer 40	5.07%

Sources: Bankrate.com, Federal Reserve Bank NY, & US Bureau of Labor Statistics. Prime Rate as of 8/19/25. All other data as of 8/22/25. National average banking rates are displayed for the Money Market Accts., 1-yr CD, 3-yr CD and 5-yr CD.

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Market Indicators

Investment Grade Spread (A2)	95 bps
ICE BofA US High Yield Constrained Index Spread	288 bps

Source: Bloomberg. As of 8/22/25.

Weekly Fund Flows

Estimated Flows to Long-Term Mutual Funds for the Week Ended 8/13/25

	Current Week	Previous
Domestic Equity	\$3.116 Billion	-\$18.771 Billion
Foreign Equity	\$5.328 Billion	\$1.182 Billion
Taxable Bond	\$12.945 Billion	\$13.057 Billion
Municipal Bond	\$456 Million	\$1.166 Billion

Change in Money Market Fund Assets for the Week Ended 8/20/25

	Current Week	Previous
Retail	\$8.09 Billion	\$9.85 Billion
Institutional	-\$4.34 Billion	\$23.47 Billion

Source: Investment Company Institute.

Factoids for the Week of August 18th, 2025

Monday, August 18, 2025

A recent Ipsos poll revealed that Americans expect to spend an average of \$3,132 on summer vacations this year, a decline on 25.4% from an average of \$4,199 in 2024, according to the *Washington Post*. Fifty-six percent of Americans said they plan to travel less this year, opting for shorter or more budget-friendly trips due to financial concerns. Despite the decline in vacation spending, total U.S. travel expenditures are forecast to reach \$1.35 trillion in 2025, up from \$1.30 trillion last year, according to data from Statista.

Tuesday, August 19, 2025

In its 2025 "How America Saves" report, Vanguard revealed that 4.8% of workers took hardship withdrawals from their 401(k) accounts in 2024, up from 3.6% in 2023, according to Barron's. Foreclosure and eviction avoidance were the most common reasons for hardship withdrawals during the year, with 35% of such withdrawals being used for those purposes, down from 39% in 2023. At 30%, medical expenses were the second most common reason for a hardship withdrawal in 2024, down from 32% in 2023.

Wednesday, August 20, 2025

ETFGI reported that total assets invested in European-listed ETFs stood at a record \$2.76 trillion at the end of July 2025, according to its own release. Net inflows to European-listed ETFs totaled a record \$207.28 billion year-to-date (YTD) through July. Equity ETFs gathered \$144.30 billion in net inflows YTD, compared to \$89.45 billion in net inflows over the same period last year. Fixed income ETFs saw net inflows of \$35.92 billion YTD, down from \$36.44 billion in net inflows over the same period last year.

Thursday, August 21, 2025

Data from the U.S. Labor Department revealed that the national median cost of five years of daycare totaled \$43,945 per child in 2024, according to The Wall Street Journal. Childcare costs vary significantly across the country. Arlington County, VA had the highest median daycare cost, coming in at \$146,741 for five years of care. By contrast, five years of daycare in Wayne County, KY cost \$24,416, the lowest in the nation.

Friday, August 22, 2025

Data from Redfin revealed that nearly 58,000 contracts to purchase a home in the U.S. were canceled in July 2025, accounting for 15.3% of all homes that went under contract during the month, according to Bloomberg. Elevated mortgage rates, high home prices, and economic unease were cited as catalysts for increasing cancellations. For comparison, 14.5% of home-purchase agreements were cancelled over the same period last year.