Stock Index Performance

Index	Week	YTD	12-mo.	2025	5-yr.
Dow Jones Industrial Avg (52,637)	-0.48%	10.46%	19.85%	14.92%	10.67%
S&P 500 (7,575)	1.26%	11.36%	22.07%	17.88%	13.25%
NASDAQ 100 (29,825)	1.70%	18.53%	31.50%	21.02%	15.90%
S&P 500 Growth	2.23%	12.78%	25.60%	22.18%	14.13%
S&P 500 Value	0.10%	9.64%	18.03%	13.19%	11.48%
S&P MidCap 400 Growth	-0.96%	18.03%	23.34%	7.46%	8.07%
S&P MidCap 400 Value	-0.17%	12.22%	16.19%	7.58%	8.95%
S&P SmallCap 600 Growth	-0.99%	23.87%	28.10%	5.37%	6.95%
S&P SmallCap 600 Value	-0.35%	19.41%	30.76%	6.70%	7.37%
Russell 2000	-0.60%	20.71%	33.20%	12.81%	6.94%
MSCI EAFE	-0.59%	9.77%	20.08%	31.22%	9.03%
MSCI World (ex US)	-0.08%	13.39%	26.63%	32.39%	8.95%
MSCI World	0.76%	10.68%	21.27%	21.09%	11.40%
MSCI Emerging Markets	0.45%	21.70%	39.82%	33.57%	7.69%
S&P GSCI	3.69%	28.21%	32.88%	7.12%	14.21%

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 7/10/26. 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.	2025	5-yr.
Communication Services	2.36%	5.02%	27.94%	33.55%	13.00%
Consumer Discretionary	0.40%	-0.37%	8.28%	6.04%	6.20%
Consumer Staples	-1.25%	8.90%	6.82%	3.90%	7.86%
Energy	3.22%	23.88%	27.46%	8.67%	20.31%
Financials	0.12%	2.65%	7.38%	15.02%	10.69%
Health Care	-1.84%	4.87%	20.12%	14.60%	6.35%
Industrials	-1.09%	17.96%	22.35%	19.42%	13.73%
Information Technology	3.43%	19.82%	35.04%	24.04%	21.59%
Materials	-2.22%	12.17%	12.25%	10.54%	6.18%
Real Estate	-0.36%	12.77%	11.94%	3.15%	3.07%
Utilities	-0.80%	7.82%	13.11%	16.04%	10.38%

Source: FTSERussell, MSCI, Nasdaq, S&P. Returns are total returns. *5-yr. return is an average annual.* One-week, YTD, 12-mo. and 5-yr. performance returns calculated through 7/10/26. 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.	2025	5-yr.
U.S. Treasury: Intermediate	-0.18%	0.03%	2.85%	6.51%	0.78%
GNMA 30 Year	-0.47%	0.75%	4.85%	8.07%	0.57%
U.S. Aggregate	-0.44%	0.04%	3.61%	7.30%	-0.12%
U.S. Corporate High Yield	0.02%	2.07%	5.89%	8.62%	4.11%
U.S. Corporate Investment Grade	-0.60%	0.08%	3.89%	7.77%	0.09%
Municipal Bond: Long Bond (22+)	-0.54%	3.27%	9.30%	1.95%	-0.34%
Global Aggregate	-0.43%	-0.69%	0.83%	8.17%	-1.73%

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 7/10/26. An index cannot be purchased directly by investors. Past performance is no guarantee of future results.

Key Rates

Fed Funds	3.50% - 3.75%	2-yr T-Note	4.21%
CPI - Headline	4.20%	5-yr T-Note	4.31%
CPI - Core	2.90%	10-yr T-Note	4.56%
Money Market Accts.	0.45%	30-yr T-Bond	5.06%
1-yr CD	1.99%	30-yr Fixed Mortgage	6.58%
3-yr CD	1.67%	Prime Rate	6.75%
5-yr CD	1.72%	Bond Buyer 40	4.60%

Sources: Bankrate.com, Federal Reserve Bank NY, & US Bureau of Labor Statistics. Prime rate as of 7/7/26. All other data as of 7/10/26. National average banking rates are displayed for the Money Market Accts, 1-yr CD, 3-yr CD and 5-yr CD.

Market Indicators

Investment Grade Spread (A2)	93 bps
ICE BofA US High Yield Constrained Index Spread	269 bps

Source: Bloomberg. As of 7/10/26.

Weekly Fund Flows

Estimated Flows to Long-Term Mutual Funds for the Week Ended 7/1/26

	Current Week		Previous	
Domestic Equity	-$5.828	Billion	-$18.087	Billion
Foreign Equity	-$4.389	Billion	$4.149	Billion
Taxable Bond	$16.155	Billion	$10.952	Billion
Municipal Bond	$2.520	Billion	$1.280	Billion

Change in Money Market Fund Assets for the Week Ended 7/8/26

	Current Week		Previous	
Retail	$4.41	Billion	$3.60	Billion
Institutional	$0.83	Billion	$44.11	Billion

Source: Investment Company Institute.

Factoids for the Week of July 6th, 2026

Monday, July 6, 2026
A survey conducted by the Pew Research Center in February 2026 revealed that 49% of U.S. adults reported using AI chatbots, up from 33% in 2024. Nearly one-quarter of respondents (24%) said they use AI chatbots daily. “Search for information” was the most common use for AI chatbots, followed by “tasks at work” (among employed adults) and “fun or entertainment.”

Tuesday, July 7, 2026
The World Gold Council reported that global central banks added a net total of 41 metric tons of gold in May 2026, representing the highest monthly total this year. The National Bank of Poland led the world in gold additions, accumulating a net 18 metric tons over the period. The People’s Bank of China came in second, with ten metric tons of net additions in May. For comparison, the Central Bank of Russia was the largest net seller of gold, offloading six metric tons of the metal during the month.

Wednesday, July 8, 2026
Gartner, Inc. reported that worldwide shipments of personal computers increased by 4% year-over-year to 62.8 million units in Q1’26 (preliminary results), up from 60.4 million units over the same period last year. Gartner noted that demand is expected to decline in the coming quarters amid price hikes from rapidly climbing memory costs.

Thursday, July 9, 2026
Citing 2025 flight data from the Department of Transportation, the U.S. PIRG Education Fund reported that the airline industry recorded its worst on-time performance since 2014 last year. Nearly a quarter of all flights (about 1.66 million) were delayed, canceled, or diverted. Notably, one in twelve flights on the ten largest airlines arrived an hour or more late.

Friday, July 10, 2026
Federal Student Aid reported that roughly nine million borrowers with $220 billion in outstanding federal student loans are in default as of March 2026, representing more than 13% of the total $1.64 trillion federally managed student loan portfolio. About one-fifth of recipients have at least one loan in forbearance, representing approximately $485 billion in outstanding balances.