

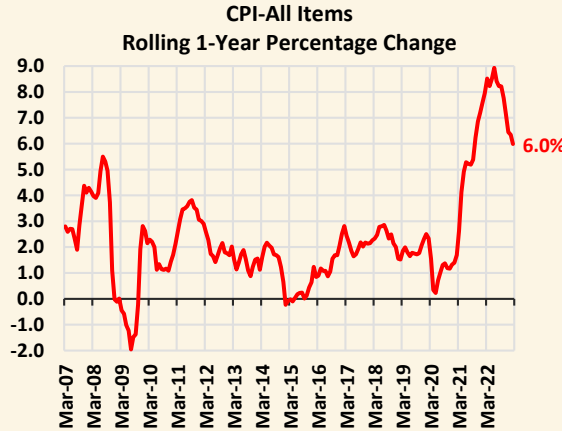
Market Facts and Figures from Q1 2023

US growth stocks rebounded strongly to start the new year.

Inflation has been in a steady decline since peaking near 9% last June. Best and Worst Markets near 9% last June.

2023 1Q US Returns (Russell Indices)

	Value	Core	Growth
Large	1.0%	7.5%	14.4%
Mid	1.3%	4.1%	9.1%
Small	-0.7%	2.7%	6.1%



Developed Markets

Top 3	2023 1Q	Bottom 3	2023 1Q
Ireland	21.42%	Finland	-0.34%
Netherlands	16.64%	Hong Kong	-2.39%
Spain	15.66%	Norway	-7.17%

Emerging Markets

Top 3	2023 1Q	Bottom 3	2023 1Q
Czech Republic	32.98%	Turkey	-9.42%
Mexico	20.33%	Colombia	-13.48%
Greece	15.74%	Pakistan	-25.15%

Frontier Markets

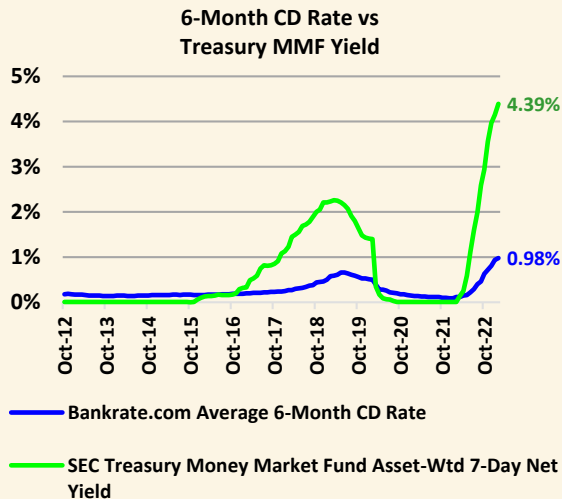
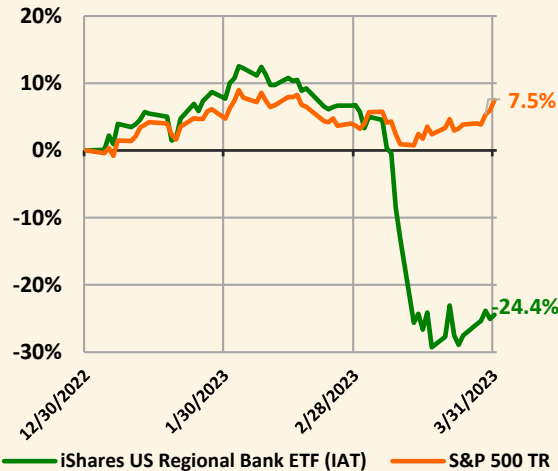
Top 3	2023 1Q	Bottom 3	2023 1Q
Slovenia	17.86%	Mauritius	-3.44%
Serbia	14.62%	Bangladesh	-3.73%
Croatia	12.48%	Kenya	-18.73%

The high-profile failure of Silicon Valley Bank sent bank stocks tumbling in March.

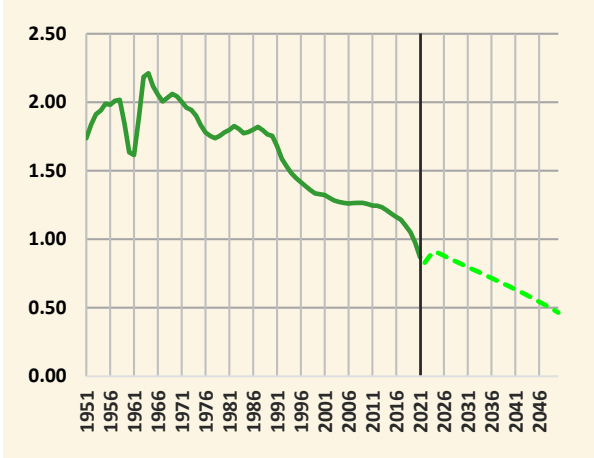
Treasury money market funds are currently offering a much better yield for savers than many banks.

The UN currently projects world population growth will slow to just 0.5% by 2050.

2023 YTD Return



World Population Growth % By Year



Sources: fred.stlouisfed.org, finance.yahoo.com, Morningstar Advisor Workstation, SEC.gov, bankrate.com