



## Top News

### WSJ U.S. Business News\*

Stocks Fall Ahead of Fed Decision

Prudential Suffers Big Loss on Rising Rates

Traders Expect Higher Interest Rates to Stay

Pfizer Hasn't Moved Past the Pandemic Just Yet

America's Refiners Are Running on Premium

HSBC Finance Chief Sought Top Job Before Surprise Resignation

Oil and Gas Profits Are an Easy Political Target

Uber Earns Its Five-Star Rating From Wall Street

What Are I Bonds? Everything You Need to Know to Earn Nearly 7% Interest

\*CAPTRUST has a corporate WSJ subscription

### CAPTRUST in the News

Yahoo! Finance: Earnings season: 'These companies are a conduit for inflation.'

Yahoo! Finance: Inflation: 'We expect to see weakness in earnings' heading into 2023

NUE, IPG, AYI: The Importance Of Cyclical Stocks & How To Trade

### Institutional Industry News

#### PlanAdvisor

Direct Indexing Drumbeat Continues with Morningstar Launch of Adviser Offering

Allianz Life Launches Income Annuity for Use in DC Plans

Advisor CEO Faces Up to 45 Years for Fraud, Keeping Employee 401(k) Contributions

The Case for the 60/40 Portfolio's Survival - In Two Charts

SECURE 2.0 Likely to Pass this Year

#### NAPA-Net

Despite Quarterly Declines, RIA M&A Still on Pace for Record Year

Is Retirement Saving 'Wasted' on the Young?

Excessive Fee Suit Settles in 18 Months

Feeling SECURE?

Allianz Life Unveils New Lifetime Income Option for DC Plans

### Wealth Industry News

#### CityWire USA

'Your reactions tell me why your husband left you': Client insults land advisor on CFP sanction list

Is there hope for big tech stocks?

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Noted finance academic joins \$3.3bn RIA

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#### Michael Kitces: Nerd's Eye View

#FA Success Ep 305: Accelerating Growth Of (Fee-Only) Clients By Making It Clear You Have Nothing To Sell, With Mindy Crary

Building A (Modern) Client Service System Model To Deliver Value More Efficiently, Profitably, And Enjoyably

#### Financial Advisor Magazine

Dealing With Emotional Side Of Your Client's Retirement

Savant Acquires \$286M AUM Pennsylvania Firm

RBC Fined \$360K By Finra For Supervisory Lapses

Refund Checks Arrive For Student Loan Borrowers Who Paid During Pandemic

How Wealthy Clients Can Start Preparing Now For Tax Season

Battered Tech Stocks Are Hammering 401(k) Retirement Funds

Super-Rich Americans Paid 97% More Estate Tax During Pandemic

I Bonds Rate Resets At 6.89%, Ending Mad Rush To Lock In Higher Yield

### CAPTRUST Blogs

#### Manager Intelligence Blog

Q3 2022 Bond Market Review

#### Retirement Plan Blog

2023 IRS Limits have been announced

#### Private Wealth Blog

Roth IRA Billing Strategy

## U.S. Equities

	1 Day	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	10 Yr
S&P 500 Index	-0.41	-5.98	-5.88	-18.04	-15.11	9.71	10.32	12.62
Dow Jones Industrial Average	-0.24	0.10	0.09	-8.65	-7.21	8.34	9.22	12.04
NASDAQ Composite Index	-0.89	-11.77	-11.32	-29.95	-29.64	9.97	11.15	14.91
Russell Mid Cap Index	0.35	-3.80	-4.95	-17.25	-17.69	7.54	8.05	11.20
Russell 2000 Index	0.25	-1.34	0.05	-16.65	-20.45	6.53	5.75	9.84
CBOE Market Volatility (VIX)	-0.27	13.00	-22.72	49.88	57.28	28.02	20.40	4.46

1 Day			
	Value	Blend	Growth
Large	0.24	-0.41	-0.94
Mid	0.32	0.35	0.42
Small	0.24	0.25	0.26

QTD			
	Value	Blend	Growth
Large	10.52	7.65	4.85
Mid	9.80	9.26	8.31
Small	12.86	11.29	9.77

YTD			
	Value	Blend	Growth
Large	-9.10	-18.04	-27.30
Mid	-12.56	-17.25	-25.76
Small	-10.98	-16.65	-22.37

1 Year			
	Value	Blend	Growth
Large	-7.28	-15.11	-25.35
Mid	-10.87	-17.69	-29.20
Small	-12.84	-20.45	-27.74

3 Year			
	Value	Blend	Growth
Large	6.99	9.71	11.08
Mid	7.13	7.54	6.08
Small	7.58	6.53	4.58

5 Year			
	Value	Blend	Growth
Large	7.19	10.32	12.38
Mid	6.54	8.05	8.82
Small	5.46	5.75	5.41

GICS Sectors	1 Day	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	10 Yr
Communication Services	-1.75	-16.72	-19.56	-40.51	-42.06	-2.09	4.59	4.89
Consumer Discretionary	-1.30	-13.28	-12.57	-31.40	-31.96	9.32	11.78	14.10
Consumer Staples	-0.27	-2.86	-5.69	-4.11	4.22	9.15	9.51	10.46
Energy	1.04	20.45	24.57	70.12	63.70	21.74	10.76	5.84
Financials	0.49	2.43	0.16	-12.43	-15.05	7.39	7.09	12.07
Health Care	0.09	1.09	2.50	-5.59	-0.98	14.03	12.33	14.73
Industrials	0.07	-1.23	0.04	-10.89	-9.95	7.04	7.38	11.55
Information Technology	-0.86	-11.41	-10.60	-28.08	-23.62	14.56	15.91	18.11
Materials	0.35	-3.71	-11.91	-16.63	-10.99	10.23	6.47	9.47
Real Estate	-0.17	-15.61	-19.25	-27.33	-21.47	0.26	5.59	7.30
Utilities	0.39	-8.57	-4.34	-4.32	2.85	4.55	7.40	9.73

## International Equities

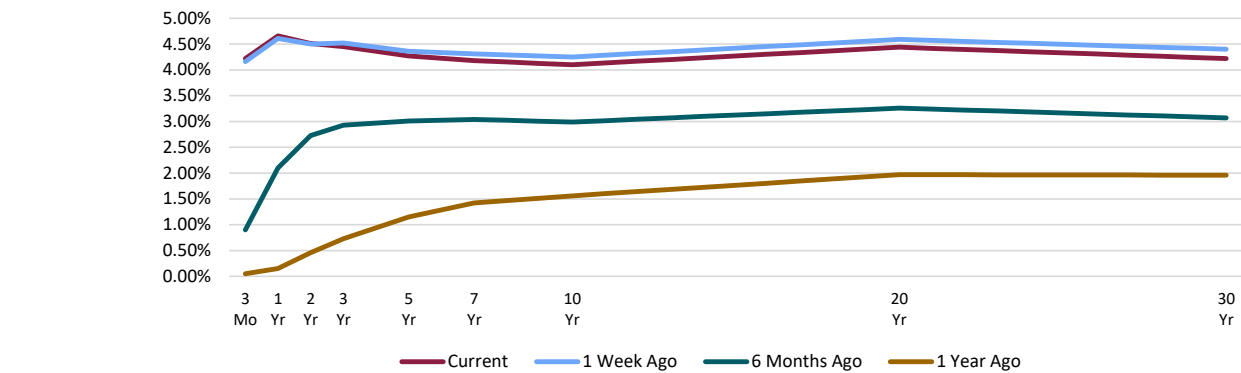
International Equities	1 Day	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	10 Yr
MSCI ACWI Ex USA	1.15	-9.89	-13.60	-23.44	-24.48	-1.50	-0.46	3.33
MSCI EAFE	0.75	-9.29	-12.04	-22.60	-23.29	-1.22	-0.01	4.14
MSCI Emerging Markets	2.29	-12.26	-17.82	-27.80	-29.43	-3.91	-2.83	0.98
MSCI Frontier Markets	0.65	-7.88	-17.99	-22.92	-25.30	-6.86	-4.41	-0.28
China	2.62	-8.92	-2.56	-18.42	-16.23	0.12	-2.65	3.50
Japan	0.33	-0.22	4.25	-1.89	-4.57	8.67	6.39	14.08
Germany	0.64	-1.05	-5.38	-16.03	-15.61	0.96	-0.19	6.16
Great Britain	1.29	-1.98	-3.05	0.50	2.27	3.03	3.08	6.01
India	0.64	5.50	8.23	6.25	2.94	16.36	14.04	14.15
France	0.98	-1.56	-1.18	-8.95	-5.39	5.85	5.76	9.52
Italy	0.63	1.80	-3.78	-13.42	-12.47	3.06	3.35	7.24
Canada	0.47	-0.08	-4.47	-5.75	-5.38	8.77	7.22	7.75
South Korea	1.81	-4.77	-13.35	-21.58	-21.61	3.60	-1.79	2.09
Brazil	0.77	14.38	8.39	11.55	10.78	2.62	9.63	7.19
Spain	0.55	-0.53	-5.10	-5.17	-9.67	-1.85	-1.89	4.18
Mexico	1.89	7.34	-1.08	-4.52	-1.53	5.10	1.03	1.99
Hong Kong	5.23	-23.36	-26.72	-33.95	-38.56	-17.07	-11.58	-3.39

Returns by country are represented by the following indexes: China (Shanghai Composite), Japan (Nikkei 225), Germany (DAX), Great Britain (FTSE 100), India (S&P BSE SENSEX), France (CAC 40), Italy (FTSE MIB), Canada (S&P/TSX Composite), South Korea (KOSPI), Russia (MOEX), Brazil (IBOVESPA), Spain (IBEX 35), Mexico (S&P/BMV IPC), and Hong Kong (Hang Seng).

## Fixed Income

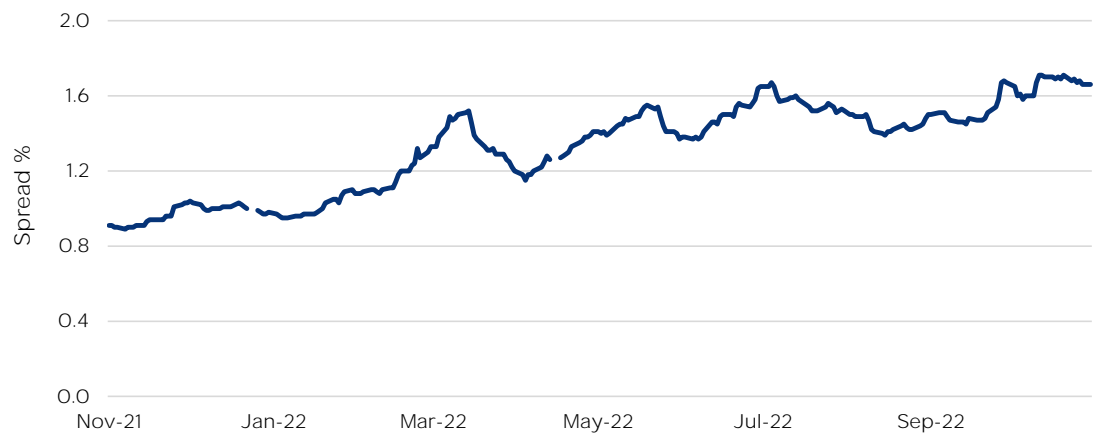
Fixed Income	1 Day	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	10 Yr
US Aggregate Bond Index	0.21	-8.48	-6.67	-15.54	-15.42	-3.66	-0.50	0.77
3 Month T-Bill	0.01	0.57	0.72	0.77	0.78	0.58	1.16	0.70
Global Aggregate Bond Index	0.19	-9.99	-10.14	-20.29	-20.61	-6.09	-2.32	-0.95
High Yield	0.10	-3.95	-4.60	-12.44	-11.64	0.30	2.02	4.12
TIPS	0.06	-8.00	-7.87	-12.48	-11.06	1.13	2.16	1.04
Municipals	0.37	-6.54	-4.08	-12.54	-11.67	-2.06	0.45	1.71
Intermediate Government	-0.09	-4.98	-3.65	-9.15	-9.16	-1.94	0.10	0.56
Intermediate Corporate	0.07	-5.85	-4.48	-12.10	-12.07	-2.02	0.54	1.64
Intermediate Credit	0.05	-5.67	-4.33	-11.65	-11.62	-2.01	0.50	1.50
Long Government	0.95	-17.83	-16.67	-32.08	-30.92	-9.48	-2.58	0.20
Long Corporate	1.00	-15.13	-12.84	-30.33	-30.02	-7.43	-1.58	1.50
Long Credit	0.97	-14.96	-12.76	-30.02	-29.67	-7.52	-1.61	1.44
Emerging Market Debt	0.51	-7.11	-9.88	-23.45	-23.62	-7.12	-2.58	1.05

Yield Curve



	3 Mo	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr	10 Yr	20 Yr	30 Yr
Current	4.22%	4.66%	4.51%	4.45%	4.27%	4.18%	4.10%	4.44%	4.22%
1 Week Ago	4.16%	4.61%	4.50%	4.52%	4.36%	4.31%	4.25%	4.59%	4.40%
6 Months Ago	0.90%	2.10%	2.73%	2.93%	3.01%	3.04%	2.99%	3.26%	3.07%
1 Year Ago	0.05%	0.15%	0.46%	0.73%	1.15%	1.42%	1.56%	1.97%	1.96%

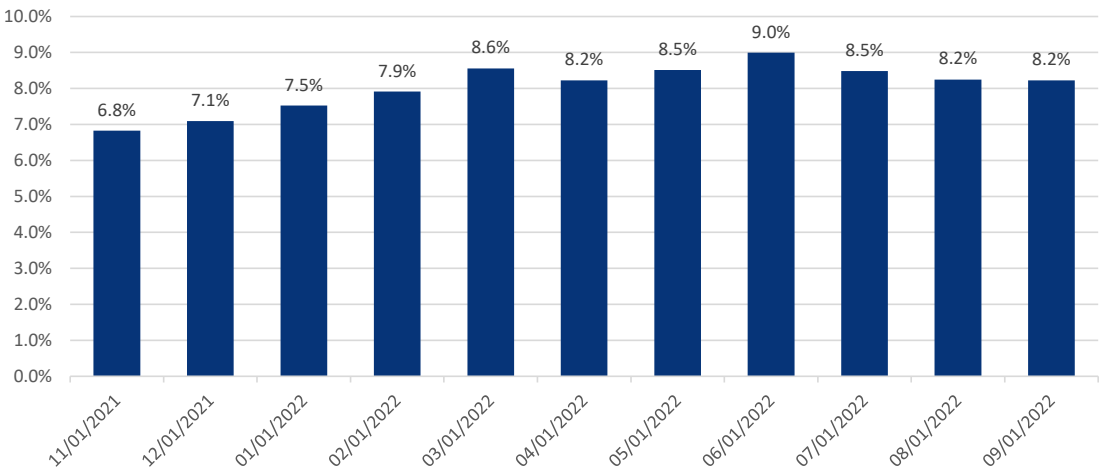
U.S. Corporate Spreads



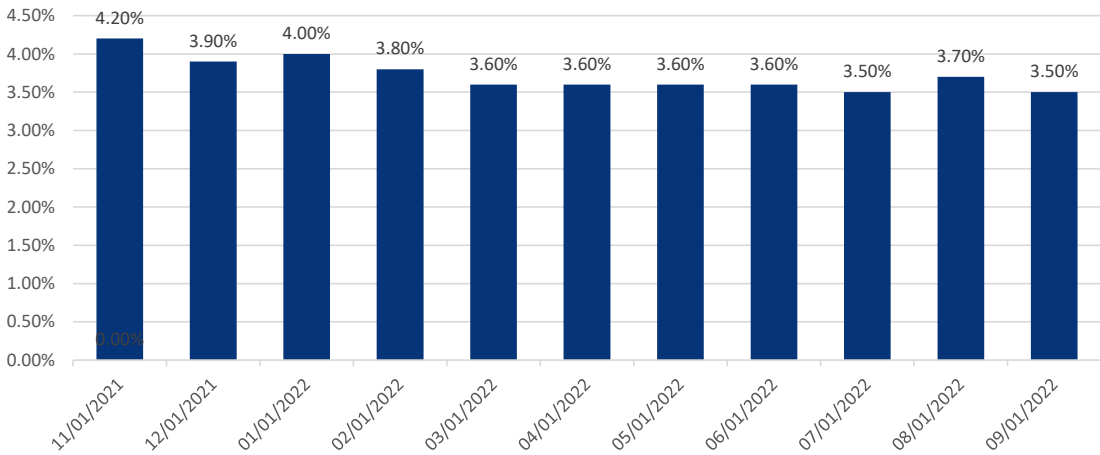
U.S. High Yield Spreads



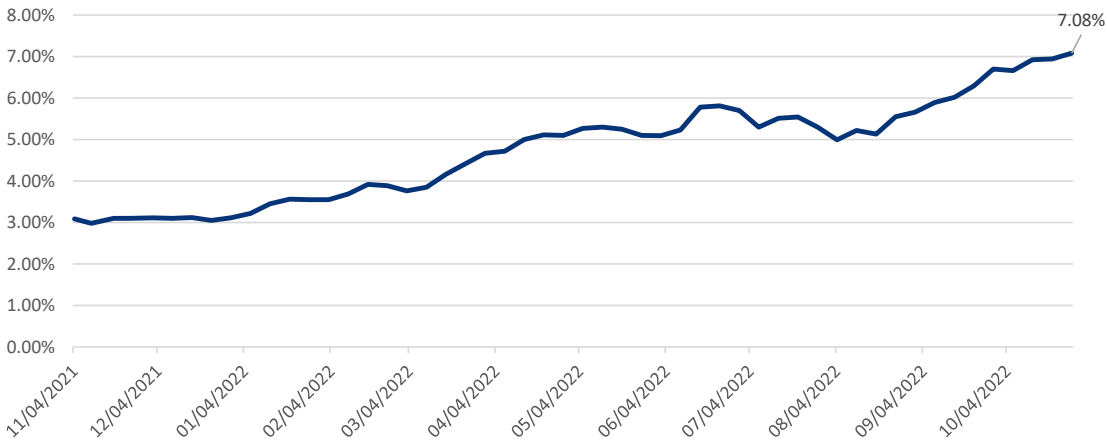
Year-Over-Year Inflation: CPI All Items



Unemployment Rate



Rate Average: 30 Year Fixed Mortgage



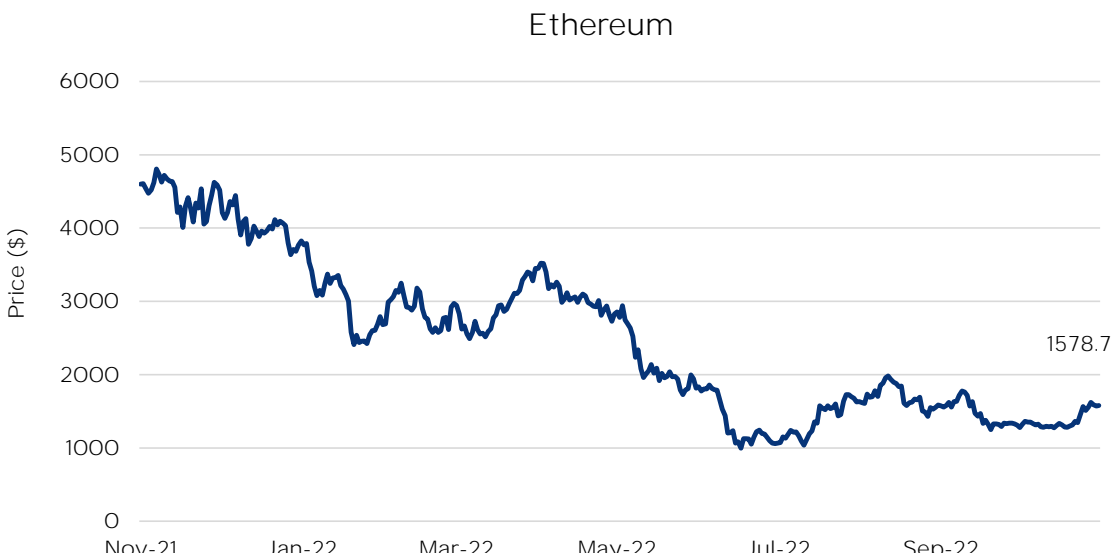
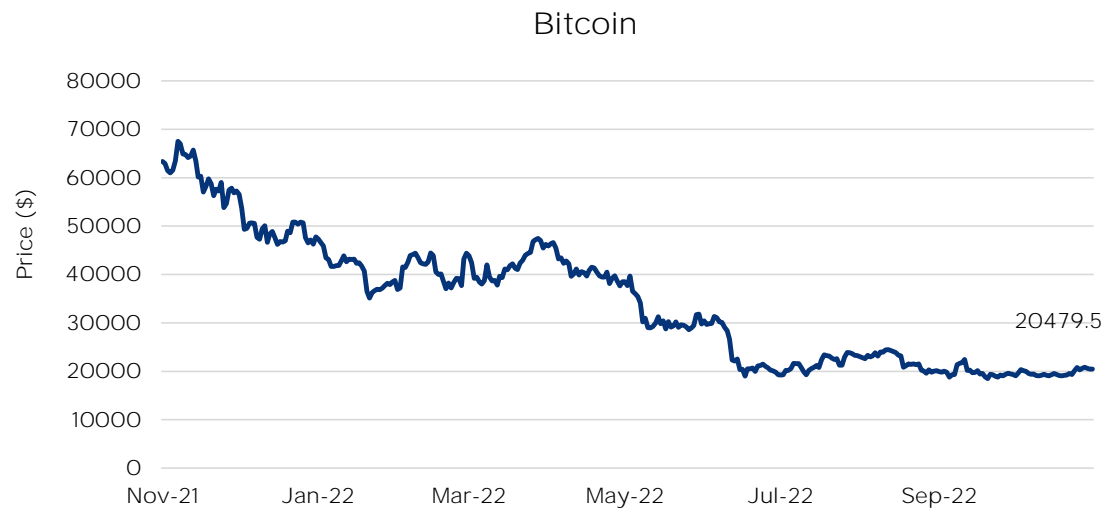
# Exchange Rates

Data as of: 10.28.2022

	Current	6 Mths Ago	1 Year Ago
US Dollar / Euro	0.99	1.07	1.16
Yen / US Dollar	147.68	127.66	113.78
US Dollar / British Pound	1.16	1.27	1.36
Yuan / US Dollar	7.25	6.56	6.40
Canadian Dollar / US Doll	1.36	1.28	1.24
Mexican Peso / US Dollar	19.82	20.26	20.75
Brazilian Real / US Dollar	5.35	4.94	5.68
Indian Rupee / US Dollar	82.33	76.72	74.63

# Cryptocurrency

Data as of: 11.1.2022



Nov-21

Jan-22

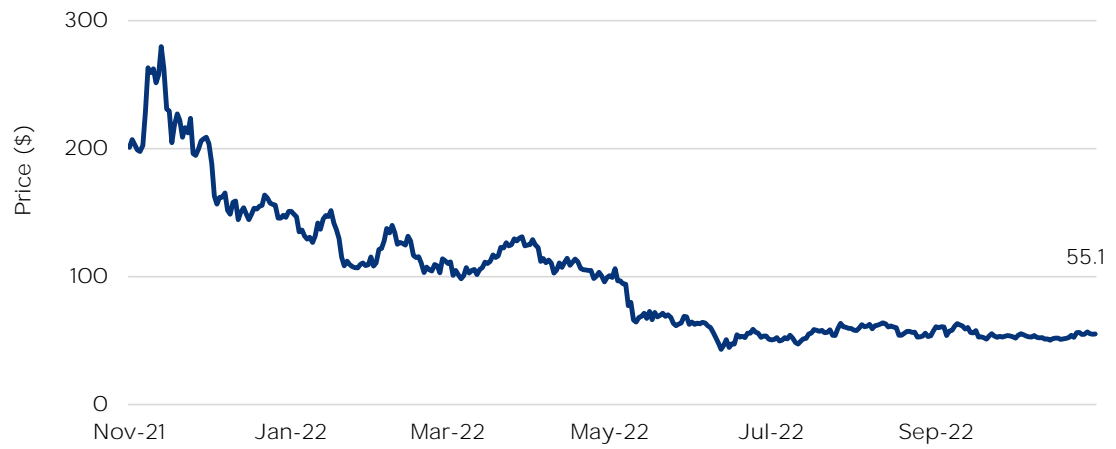
Mar-22

May-22

Jul-22

Sep-22

## Litecoin



## Oil Price

Data as of: 10.24.2022

## Price Per Barrel

