



## Top News

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

Why Hong Kong's Makeover Will Founder

Stock Futures Waver as Midterm Voting Begins

Lyft Keeps Pumping the Wrong Gas

Insurers Face a Steep Rise in Reinsurance Rates

Altria Looks Like a Smoker Struggling to Quit

Hedge-Fund Manager Who Helped Expose Luckin's Fraud Bets on Comeback

Tensions Between Crypto Giants FTX, Binance Spill Into Public View

Stocks Rise Ahead of Midterms

Why Powerball Jackpot Jumped to a Record \$1.9 Billion

\*CAPTRUST has a corporate WSJ subscription

### CAPTRUST in the News

TDA: CVS Health (CVS) 3Q Earnings, Same Store Sales Up 9.9%

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

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

### Institutional Industry News

#### PlanAdvisor

Midterm Election Results Could Delay SECURE 2.0

ForUsAll Will Drop DOL Crypto Suit if Court Confirms Prior Guidance is Non-Binding

401(k) Trading Sees Another Light Month in October

SEC Proposes Controversial Rule on Swing Pricing and Liquidity

Financial Advisers Focused on Client Outreach

#### NAPA-Net

Employee Readiness Ripe with Opportunity

How Asset Manager Websites Impact Advisor Intent to Invest

(How) Has RK Consolidation Changed Things?

ESG—Not Your Father's SRI

ForUsAll Formally Launches Cryptocurrency-Capable 401(k)

### Wealth Industry News

#### CityWire USA

How Orion is preparing for Schwab/TD conversion weekend

Did the SEC just turbocharge active ETFs?

People Moves: MAI hires CFO, loses ops exec to Dakota; Facet's new product chief

The seven greatest books about finance, part two: A Random Walk Down Wall Street

Focus shares slide on soft Q4 outlook; CEO Adolf sees RIA deals shifting

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

#FA Success Ep 306: Restructuring Partner Compensation And Roles To Align For The Next Stage Of Growth, With Cean Kenefick-Rogers

The Latest In Financial #AdvisorTech (November 2022)

#### Financial Advisor Magazine

Inflation Raises Stakes For Choosing Between Employee Benefits

The 'Secret Sauce' To Being An Effective Leader

Voters Will Weigh \$66 Billion Of Bond Measures In Midterm Elections

Short-ARKK Fund Celebrates First Birthday Up 110% Since Launch

Supreme Court Signals It May Allow Court Challenges To SEC, FTC

GOP Midterm Victory Could Turn Up Heat On SEC, ESG Investing

Tax Planners React To Stepped Up IRS Crypto Enforcement

Houston Mogul's \$75 Million Win On Astros Hits Caesars Hardest

### CAPTRUST Blogs

#### Manager Intelligence Blog

Q3 2022 Bond Market Review

Riverbridge SMID & Small-Cap Growth: Meeting with Portfolio Manager/Analyst Ross Johnson

#### Retirement Plan Blog

Vanguard service team changes

2023 IRS Limits have been announced

#### Private Wealth Blog

Roth IRA Billing Strategy

September Flash Reports

Riverbridge SMID Cap Growth: Manager Overview	Endowment Foundation Blog		Investment Committee Blog	
Riverbridge Small Cap Growth: Manager Overview	Trade Note: OCIO ESG Global Equity		2022 Capital Market Assumptions	
TIAA-CREF Lifecycle Index: Q3 2022 Update	Asset Allocation Return Calculation Methodology		Investment Committee House Views 10.1.2022	

## U.S. Equities

	1 Day	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	10 Yr
S&P 500 Index	0.96	-7.77	-6.88	-19.06	-17.68	9.02	9.94	12.73
Dow Jones Industrial Average	1.31	0.61	0.85	-8.15	-7.78	8.06	9.23	12.35
NASDAQ Composite Index	0.85	-16.36	-12.64	-32.02	-33.34	8.65	10.32	14.87
Russell Mid Cap Index	0.64	-5.98	-5.33	-18.42	-19.64	6.99	7.67	11.24
Russell 2000 Index	0.56	-5.48	-0.89	-18.50	-24.75	5.62	5.47	9.90
CBOE Market Volatility (VIX)	-0.81	15.13	-19.34	41.41	47.75	24.13	19.75	2.47

1 Day			
	Value	Blend	Growth
Large	0.87	0.96	1.00
Mid	0.66	0.64	0.62
Small	0.54	0.56	0.58

QTD			
	Value	Blend	Growth
Large	10.45	6.32	1.84
Mid	9.15	7.72	5.16
Small	11.39	8.81	6.34

YTD			
	Value	Blend	Growth
Large	-9.16	-19.06	-29.39
Mid	-13.07	-18.42	-27.92
Small	-12.14	-18.50	-24.79

1 Year			
	Value	Blend	Growth
Large	-8.12	-17.68	-29.19
Mid	-12.48	-19.64	-31.63
Small	-16.86	-24.75	-32.21

3 Year			
	Value	Blend	Growth
Large	6.61	9.02	9.92
Mid	6.76	6.99	5.19
Small	6.85	5.62	3.51

5 Year			
	Value	Blend	Growth
Large	7.17	9.94	11.55
Mid	6.36	7.67	8.11
Small	5.42	5.47	4.88

GICS Sectors	1 Day	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	10 Yr
Communication Services	1.76	-20.54	-22.48	-42.16	-44.77	-3.18	4.76	4.98
Consumer Discretionary	-0.58	-17.89	-13.29	-34.38	-37.03	7.72	10.85	13.69
Consumer Staples	0.89	-1.82	-4.51	-4.14	1.84	9.33	9.53	10.59
Energy	1.72	29.36	15.86	74.29	68.24	21.60	10.83	6.34
Financials	0.94	2.09	-0.03	-11.90	-14.12	6.76	7.42	12.48
Health Care	1.02	0.48	2.76	-5.92	-0.92	14.05	12.19	14.93
Industrials	1.04	-0.53	1.85	-9.36	-9.64	7.08	7.58	11.92
Information Technology	1.54	-16.81	-12.96	-30.78	-28.71	12.69	14.70	17.99
Materials	0.80	-1.02	-9.28	-14.76	-11.57	10.46	7.18	9.92
Real Estate	-0.04	-16.35	-17.27	-28.38	-22.45	0.92	4.60	7.17
Utilities	-1.83	-10.42	-7.33	-6.08	0.82	5.05	6.70	10.01

## International Equities

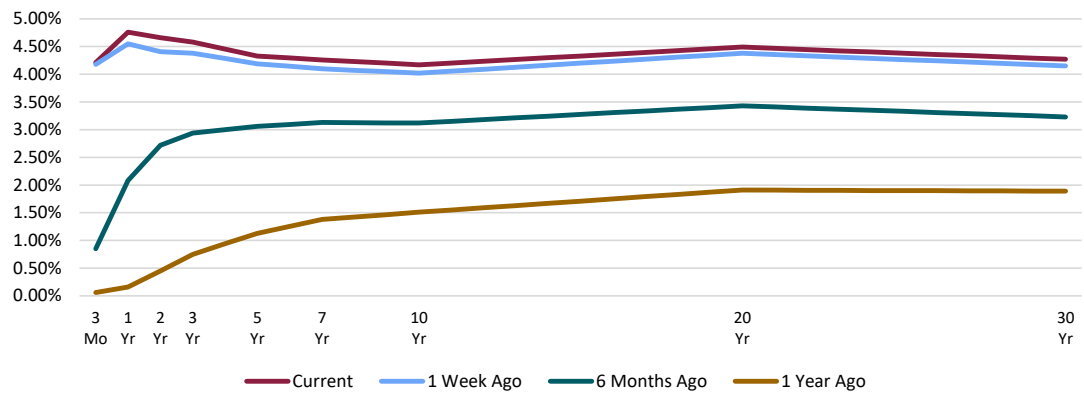
International Equities	1 Day	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	10 Yr
MSCI ACWI Ex USA	1.35	-7.02	-8.90	-21.73	-23.05	-1.18	-0.06	3.63
MSCI EAFE	1.42	-6.04	-7.81	-21.17	-22.27	-0.87	0.36	4.45
MSCI Emerging Markets	1.40	-9.98	-11.33	-25.31	-26.99	-3.57	-2.26	1.24
MSCI Frontier Markets	0.54	-9.46	-17.42	-23.25	-26.43	-7.27	-4.36	-0.28
China	0.23	-4.62	2.54	-15.44	-11.85	1.10	-2.05	3.87
Japan	1.21	-1.41	3.09	-2.42	-4.99	7.72	5.79	13.98
Germany	0.55	-0.30	-1.03	-14.80	-15.70	0.61	0.23	6.47
Great Britain	-0.48	-0.91	0.57	2.09	3.62	3.05	3.33	6.29
India	0.39	5.09	12.74	6.36	3.17	15.93	14.21	13.95
France	0.00	-0.73	4.04	-7.68	-6.08	5.54	6.17	9.89
Italy	0.90	4.18	2.44	-10.77	-11.71	3.26	4.00	7.92
Canada	0.49	0.42	-3.74	-5.61	-6.17	8.36	7.11	8.00
South Korea	0.99	-4.78	-10.31	-20.35	-20.12	3.42	-1.40	2.04
Brazil	-2.38	8.33	9.71	10.04	10.03	1.72	9.76	7.02
Spain	0.25	-1.92	-2.48	-5.54	-9.55	-2.41	-1.44	4.44
Mexico	-0.81	8.64	2.46	-4.72	-2.34	4.78	0.71	2.16
Hong Kong	2.69	-17.85	-17.03	-29.07	-33.27	-15.85	-10.56	-2.82

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

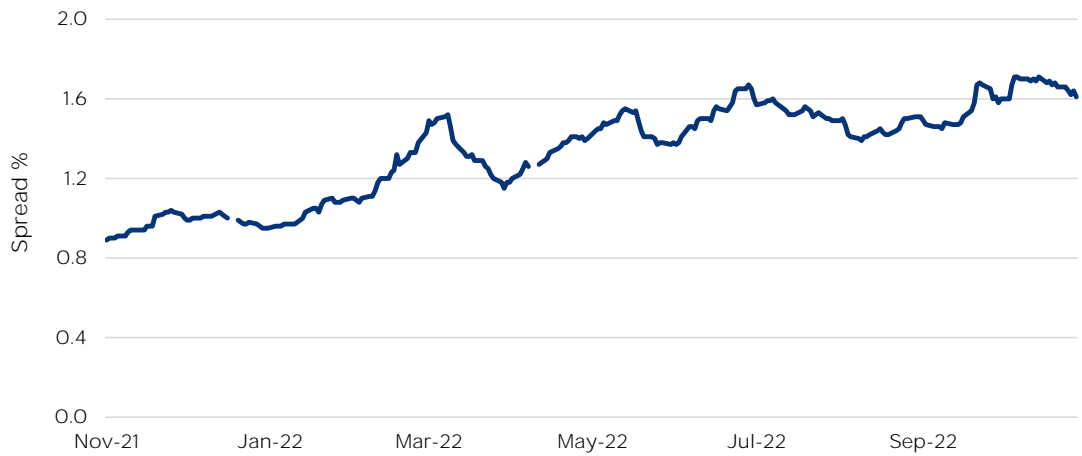
Fixed Income	1 Day	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	10 Yr
US Aggregate Bond Index	-0.28	-7.86	-6.42	-16.26	-16.76	-3.65	-0.73	0.67
3 Month T-Bill	0.01	0.62	0.77	0.86	0.87	0.60	1.18	0.71
Global Aggregate Bond Index	0.25	-8.77	-9.21	-20.49	-21.38	-5.78	-2.41	-0.97
High Yield	0.18	-4.98	-4.16	-13.08	-12.85	0.01	1.90	4.02
TIPS	0.06	-7.22	-7.12	-13.29	-12.95	0.99	1.85	0.91
Municipals	0.09	-6.23	-3.31	-12.50	-12.02	-1.89	0.34	1.68
Intermediate Government	-0.16	-4.39	-3.70	-9.58	-10.05	-1.89	-0.03	0.49
Intermediate Corporate	-0.05	-5.15	-4.27	-12.37	-12.88	-1.95	0.47	1.59
Intermediate Credit	-0.05	-4.99	-4.16	-11.93	-12.42	-1.94	0.42	1.45
Long Government	-0.92	-18.22	-15.69	-34.27	-34.32	-9.46	-3.53	-0.26
Long Corporate	-0.38	-14.78	-12.07	-31.66	-32.61	-7.45	-2.07	1.28
Long Credit	-0.33	-14.63	-11.93	-31.29	-32.17	-7.51	-2.09	1.21
Emerging Market Debt	0.74	-6.83	-7.91	-22.91	-23.71	-6.72	-2.30	1.07

Fixed Income Charts as of: 11.4.2022



	3 Mo	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr	10 Yr	20 Yr	30 Yr
Current	4.21%	4.76%	4.66%	4.58%	4.33%	4.26%	4.17%	4.49%	4.27%
1 Week Ago	4.18%	4.55%	4.41%	4.38%	4.19%	4.10%	4.02%	4.38%	4.15%
6 Months Ago	0.85%	2.08%	2.72%	2.94%	3.06%	3.13%	3.12%	3.43%	3.23%
1 Year Ago	0.06%	0.16%	0.45%	0.75%	1.13%	1.38%	1.51%	1.91%	1.89%

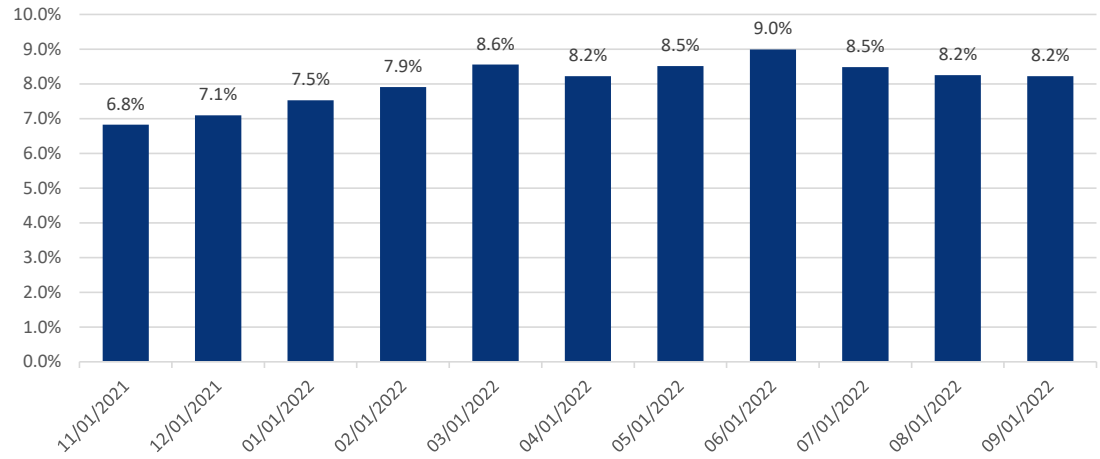
### U.S. Corporate Spreads



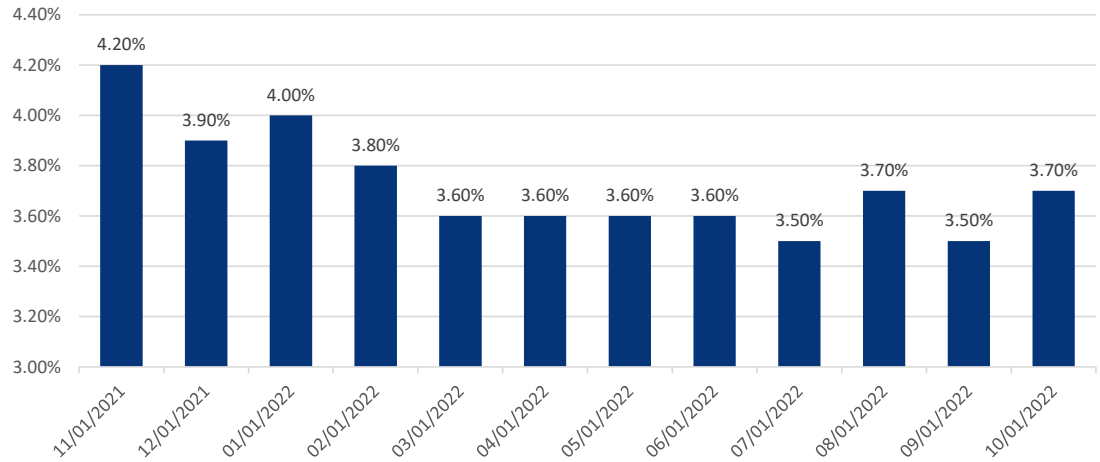
### U.S. High Yield Spreads



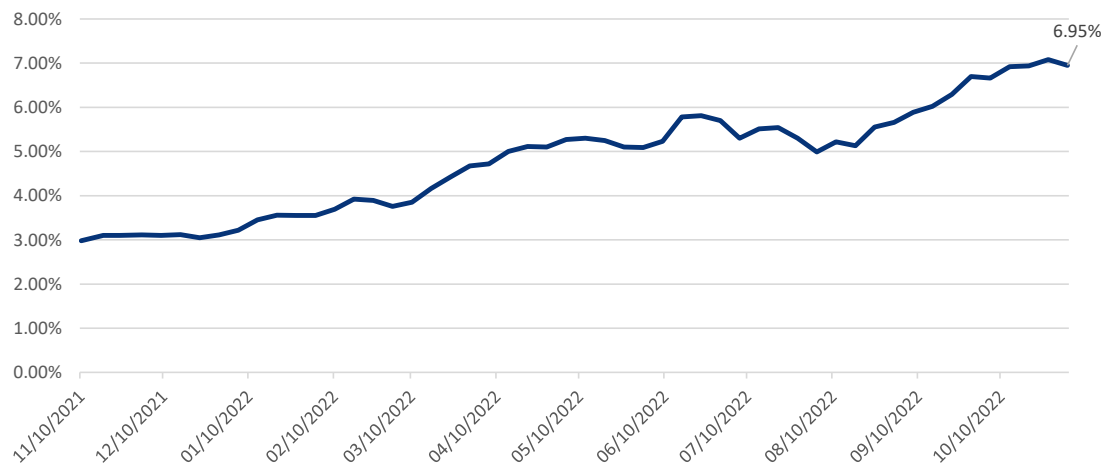
Year-Over-Year Inflation: CPI All Items



Unemployment Rate



Rate Average: 30 Year Fixed Mortgage



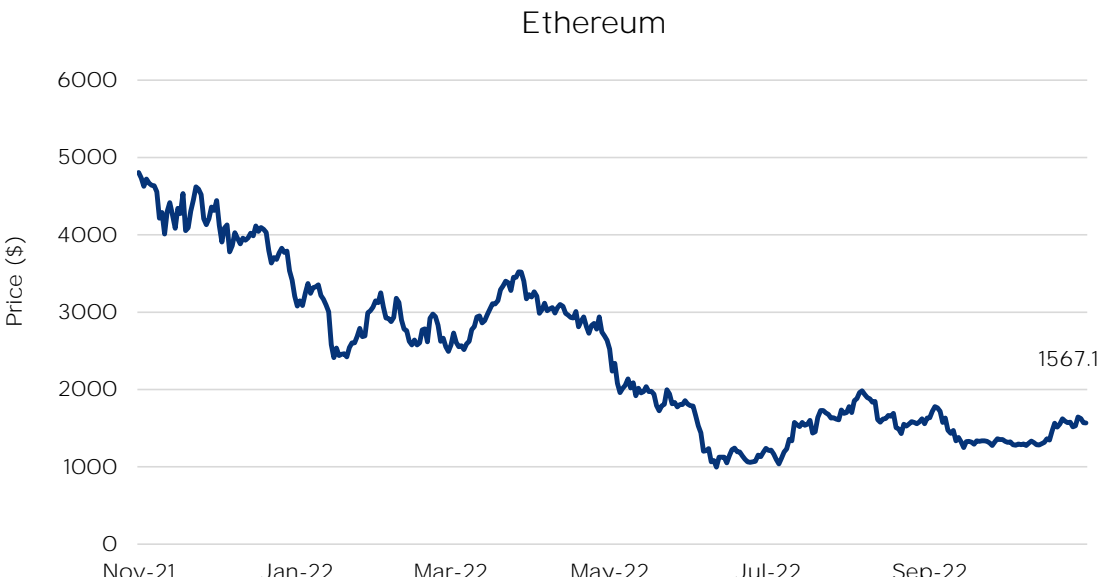
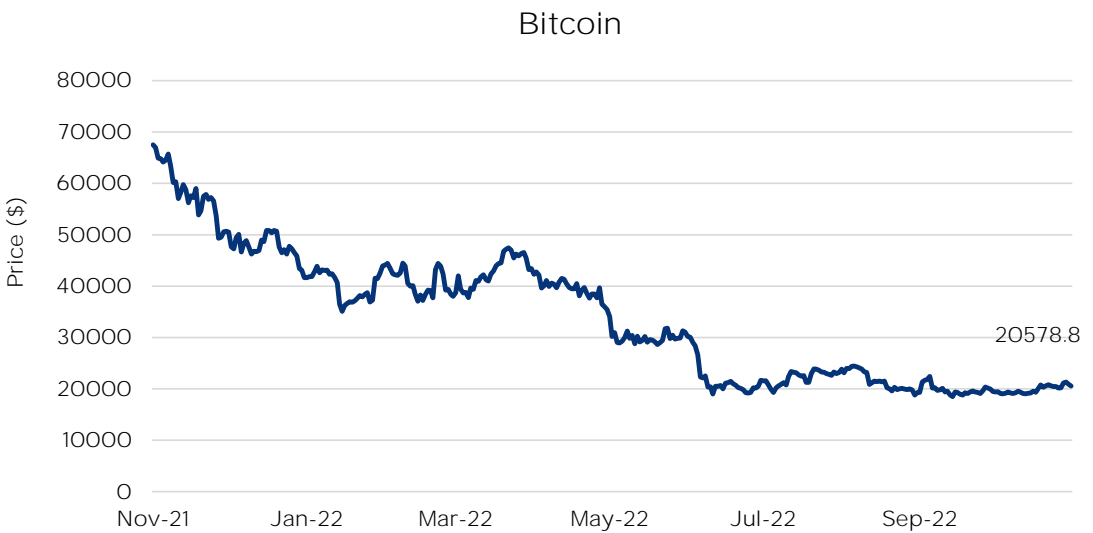
# Exchange Rates

Data as of: 11.4.2022

	Current	6 Mths Ago	1 Year Ago
US Dollar / Euro	0.99	1.05	1.16
Yen / US Dollar	147.22	129.84	113.15
US Dollar / British Pound	1.13	1.26	1.36
Yuan / US Dollar	7.30	6.61	6.39
Canadian Dollar / US Doll	1.35	1.28	1.24
Mexican Peso / US Dollar	19.53	20.36	20.34
Brazilian Real / US Dollar	5.04	4.93	5.55
Indian Rupee / US Dollar	82.03	76.48	73.91

# Cryptocurrency

Data as of: 11.7.2022



Nov-21

Jan-22

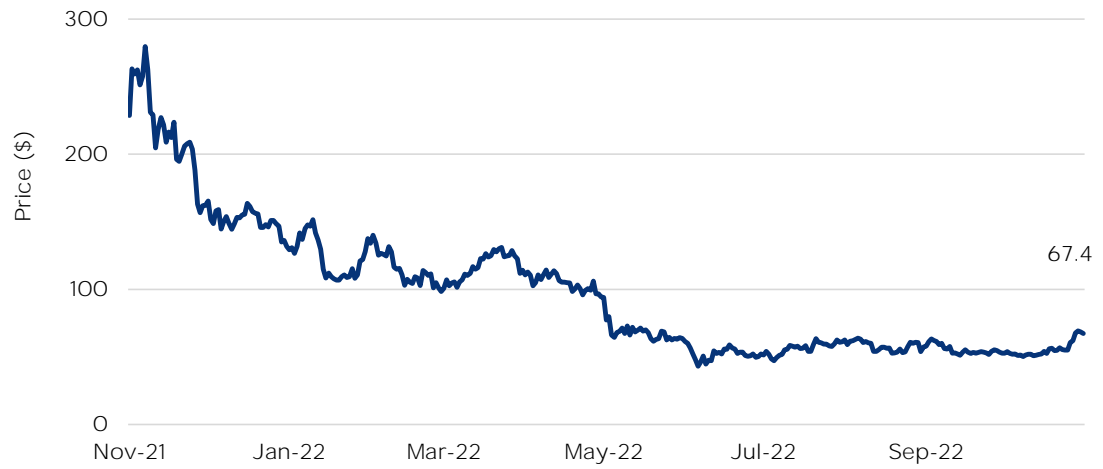
Mar-22

May-22

Jul-22

Sep-22

## Litecoin



## Oil Price

Data as of: 10.31.2022

## Price Per Barrel

