



CUBIC Benchmark Performance

Data as of Jul 31, 2020

Ticker	Description	Close	1-Mo.	3-Mo.	12-Mo.	YTD	2019	2018
Equities - Domestic								
DIA	DJ Indust.	264.35	2.59%	9.30%	0.73%	-6.12%	25.03%	-3.74%
IWB	Russell 1K	181.87	5.94%	13.93%	11.95%	2.87%	31.05%	-4.90%
SPY	S&P 500	326.52	5.89%	12.90%	11.97%	2.49%	31.23%	-4.57%
IJH	Mid-Cap	185.93	4.56%	13.67%	-3.49%	-8.79%	26.09%	-11.19%
IWM	Russell 2K	147.36	2.92%	13.47%	-4.51%	-10.41%	25.39%	-11.12%
IWV	Russell 3K	190.45	5.77%	13.96%	10.71%	1.90%	30.66%	-5.43%
VTI	Tot US Stk	165.52	5.74%	14.01%	10.89%	2.13%	30.67%	-5.24%
VUG	Growth	217.37	7.56%	20.80%	31.33%	19.89%	37.03%	-3.32%
VTV	Value	103.31	3.74%	5.64%	-4.80%	-12.35%	25.66%	-5.47%
IYR	U.S. R.E.	82.06	4.12%	8.62%	-5.10%	-10.40%	28.21%	-4.34%
Equities - Sectors								
XLB	Materials	60.36	7.12%	16.98%	5.84%	-0.53%	24.14%	-14.89%
XLE	Energy	36.03	-4.81%	-3.97%	-37.56%	-37.86%	11.74%	-18.22%
XLF	Financials	24.03	3.85%	6.09%	-12.78%	-20.77%	31.87%	-13.04%
XLI	Industr'ls	71.73	4.41%	12.20%	-5.74%	-10.88%	29.09%	-13.25%
XLK	Technology	110.43	5.68%	21.14%	38.70%	21.43%	49.84%	-1.67%
XLP	Cons Staps	62.70	6.92%	8.46%	8.44%	0.90%	27.44%	-8.07%
XLU	Utilities	60.83	7.80%	7.11%	5.66%	-4.13%	25.94%	3.92%
XLV	Healthcare	105.53	5.46%	6.26%	18.59%	4.55%	20.45%	6.28%
XLY	Cons. Disc	137.00	7.27%	17.77%	15.06%	10.02%	28.38%	1.58%
XRT	Retail	47.33	10.38%	29.32%	13.07%	3.75%	14.11%	-8.03%
XHB	Home Build	49.61	13.01%	37.96%	20.50%	9.73%	41.33%	-25.73%
Equities - Foreign								
EFA	MSCI EAFE	62.05	1.94%	11.24%	-1.26%	-9.38%	22.05%	-13.82%
VEA	Dev'd Mkts	39.81	2.63%	12.14%	0.03%	-8.78%	22.62%	-14.75%
EEM	Em. Mkts.	43.29	8.25%	18.83%	6.47%	-2.96%	18.23%	-15.33%
VNQI	Gl. xUS RE	47.40	1.59%	6.16%	-12.14%	-19.78%	21.58%	-9.43%
VT	Totl World	78.76	5.29%	14.18%	7.13%	-1.89%	26.80%	-9.76%
Equities - Countries								
FXI	China	41.37	4.21%	8.10%	3.40%	-4.39%	14.90%	-13.29%
EWZ	Brazil	32.54	13.14%	33.47%	-24.90%	-30.60%	27.66%	-2.52%
RSX	Russia	21.90	5.54%	15.51%	-1.48%	-12.29%	40.83%	-7.08%
EWJ	Japan	54.33	-1.07%	5.80%	1.95%	-7.55%	19.33%	-14.09%
EWX	Mexico	32.53	2.04%	11.56%	-20.13%	-27.49%	12.63%	-14.56%
EWY	So. Korea	60.26	5.48%	16.74%	11.14%	-3.10%	7.97%	-20.38%
EPI	India	22.00	9.84%	20.95%	-7.60%	-11.11%	2.02%	-9.88%
EWS	Singapore	18.63	-0.75%	1.75%	-19.80%	-21.95%	14.54%	-11.32%
EWG	Germany	28.25	4.21%	21.09%	6.44%	-2.89%	19.12%	-21.38%
EWT	Taiwan	44.60	10.89%	20.44%	29.65%	8.44%	33.37%	-9.90%
EWK	Hong Kong	21.11	-1.22%	1.73%	-12.66%	-11.56%	10.71%	-8.72%
EWU	U.K.	25.93	0.66%	4.26%	-15.04%	-22.80%	21.31%	-14.30%
EWA	Australia	19.91	3.32%	18.58%	-7.99%	-10.76%	22.45%	-12.02%
EWC	Canada	27.31	5.53%	13.60%	-1.51%	-7.71%	27.60%	-17.18%
EWP	Spain	22.64	0.80%	10.06%	-14.73%	-20.98%	11.96%	-15.32%
Fixed Income - Credit								
FLOT	Flot. Rate	50.67	0.24%	1.77%	1.73%	0.46%	3.98%	1.49%
VCSH	S-T Corps	83.10	0.72%	3.11%	5.98%	3.88%	7.01%	0.92%
VCIT	Int. Corps	96.83	1.98%	6.73%	11.22%	7.57%	14.10%	-1.74%
VCLT	L-T Corps	112.08	5.72%	10.61%	19.45%	12.57%	23.89%	-7.04%

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LQD	Invnt Grade	138.35	3.11%	7.88%	14.80%	9.75%	17.36%	-3.79%
GVI	Int. Go/Cr	118.31	0.66%	2.01%	7.86%	6.08%	6.53%	0.77%
AGG	Aggregate	119.56	1.33%	2.68%	10.14%	7.69%	8.45%	0.34%
MUB	Municipals	116.86	1.45%	5.65%	5.19%	3.77%	7.06%	0.92%
HYG	High Yield	85.39	5.06%	7.52%	3.32%	-0.30%	14.08%	-2.02%
JNK	High Yield	106.10	5.40%	8.74%	3.28%	-0.33%	14.15%	-3.28%
Fixed Income - Treasury								
SHY	1-3 Yr Tr	86.63	0.09%	0.03%	4.15%	3.05%	3.37%	1.47%
IEI	3-7 Yr Tr	134.07	0.39%	0.83%	8.72%	7.36%	5.70%	1.37%
IEF	7-10 Yr Tr	122.80	0.85%	1.23%	13.57%	12.16%	8.03%	0.99%
TLT	20+ Yr Tr	171.00	4.43%	2.94%	31.13%	27.27%	14.12%	-1.61%
Fixed Income - Foreign								
BWX	Intl Treas	29.96	3.74%	6.62%	6.25%	4.58%	5.61%	-1.78%
PCY	E.M. Sov.	27.81	4.24%	14.96%	-0.14%	-3.03%	17.69%	-6.16%
Currencies								
UUP	US Dollar	25.28	-3.95%	-5.64%	-3.55%	-2.66%	4.09%	7.04%
FXE	Euro	111.06	4.78%	7.26%	5.50%	4.48%	-2.90%	-5.30%
FXA	Aussie \$	71.33	3.53%	9.55%	4.33%	1.67%	0.13%	-8.85%
FXB	Brit Pound	126.69	5.59%	3.82%	7.40%	-1.35%	3.87%	-5.75%
FXC	Canadian \$	73.57	1.35%	3.82%	-1.14%	-3.08%	5.95%	-7.54%
FXF	Swiss Fr.	100.15	3.50%	5.30%	7.53%	5.22%	0.32%	-2.01%
FXY	Japan Yen	89.43	1.96%	1.27%	2.23%	2.29%	0.37%	2.31%
CYB	China Yuan	25.32	2.18%	1.85%	0.88%	1.04%	1.83%	-2.53%
Commodities								
GCC	GH Comm.	16.71	7.18%	12.15%	-4.68%	-11.07%	7.07%	-8.69%
DBC	DB Comm.	12.94	5.12%	18.72%	-15.42%	-18.87%	11.85%	-11.65%
GLD	Gold	185.43	10.79%	16.77%	39.20%	29.76%	17.86%	-1.94%
SLV	Silver	22.65	33.16%	62.02%	48.92%	35.79%	14.88%	-9.19%
PPLT	Platinum	85.26	9.07%	15.19%	4.56%	-6.24%	20.85%	-14.95%
USO	Crude Oil	29.07	3.60%	52.04%	-69.82%	-71.63%	32.61%	-19.57%
UNG	Nat'l Gas	10.26	0.00%	-23.49%	-47.22%	-39.15%	-31.77%	5.96%
DBA	Agricult.	14.18	4.96%	3.58%	-9.62%	-14.37%	-0.72%	-8.70%
CORN	Corn	11.72	-5.48%	-2.50%	-26.10%	-20.81%	-7.79%	-4.29%
WEAT	Wheat	5.41	6.92%	0.93%	1.88%	-7.52%	-1.35%	-1.17%
Allocation								
AOR	Gro. Alloc	47.71	3.51%	9.43%	7.31%	0.85%	18.90%	-5.82%
AOM	Mod. Alloc	40.81	3.03%	7.42%	7.68%	2.90%	15.56%	-3.87%
AOK	Con. Alloc	37.17	2.46%	6.15%	7.94%	3.77%	13.91%	-3.09%
Target Date Funds								
VTTVX	TRD 2025	20.25	3.58%	9.28%	8.23%	2.07%	19.66%	-5.15%
VTHRX	TRD 2030	36.97	3.85%	10.13%	8.13%	1.43%	21.10%	-5.88%
VTTHX	TRD 2035	22.69	4.13%	10.95%	8.00%	0.75%	22.46%	-6.60%
VFORX	TRD 2040	39.17	4.40%	11.82%	7.82%	0.10%	23.87%	-7.33%
VTIVX	TRD 2045	24.58	4.64%	12.65%	7.62%	-0.49%	24.94%	-7.88%
VFIKX	TRD 2050	39.58	4.65%	12.64%	7.64%	-0.48%	24.98%	-7.90%
VFFVX	TRD 2055	42.97	4.68%	12.66%	7.61%	-0.51%	24.97%	-7.89%

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