

Investment Performance Benchmarks

It's natural to compare your portfolio's performance to market performance benchmarks, but it's important to put this information in the right context and understand the mix of investments you own. Talk with your financial advisor about any next steps for your portfolio to help you stay on track toward your long-term goals.

As of June 30, 2020

Benchmarks for Investment Categories				
Total Returns	YTD	1-Year	3-Year	5-Year
U.S. Cash	0.6%	1.7%	1.8%	1.2%
U.S. Bonds	6.1%	8.9%	5.3%	4.4%
U.S. High-yield Bonds	-3.8%	-0.2%	3.3%	4.7%
International Bonds	0.6%	1.1%	2.5%	3.0%
International High-yield Bonds	-4.7%	-2.2%	2.2%	4.4%
U.S. Large-cap Stocks	-3.1%	6.7%	10.7%	10.6%
Real Estate	-13.3%	-6.2%	3.5%	6.3%
International Large-cap Stocks	-11.3%	-5.6%	0.8%	1.9%
U.S. Mid-cap Stocks	-9.1%	-2.9%	5.8%	6.6%
U.S. Small-cap Stocks	-13.0%	-6.8%	2.0%	4.2%
International Small-cap Stocks	-13.1%	-4.3%	0.5%	3.6%
Emerging-market Stocks	-9.8%	-4.2%	1.9%	2.9%
Commodities	-36.3%	-33.9%	-8.7%	-12.2%

Source: Morningstar Direct, 06/30/2020. Cash represented by the Barclays U.S. Treasury Bellwethers 3Mon Index. U.S. bonds represented by the Barclays U.S. Aggregate Bond Index. U.S. high-yield bonds represented by the Barclays U.S. HY 2% Issuer Cap Index. International bonds represented by the Barclays Global Aggregate Ex U.S. Index. International high-yield bonds represented by the BbgBarc Global High Yield Index. U.S. large-cap stocks represented by the S&P 500 Index. Real estate represented by the FTSE NAREIT All Equity REITs Index. International large-cap stocks represented by the MSCI EAFE Index. U.S. mid-cap stocks represented by the Russell Mid-cap Index. U.S. small-cap stocks represented by the Russell 2000 Index. International small-cap stocks represented by the MSCI EAFE Small-cap Index. Emerging-market stocks represented by the MSCI EM Index. Commodities represented by the S&P GSCI Index. All performance data reported as total return. An index is unmanaged and is not available for direct investment. Performance does not include payment of any expenses, fees or sales charges, which would lower the performance results. The value of investments fluctuates, and investors can lose some or all of their principal. Past performance does not guarantee future results.

U.S. Equity Sector Performance				
Total Returns	YTD	1-Year	3-Year	5-Year
Basic Materials	-6.9%	-1.8%	3.9%	5.3%
Communication Services	-0.3%	10.3%	8.6%	7.1%
Consumer Discretionary	7.2%	11.6%	15.3%	13.0%
Consumer Staples	-5.7%	3.1%	5.0%	7.0%
Energy	-35.3%	-36.2%	-12.5%	-8.9%
Financials	-23.6%	-14.9%	0.1%	5.1%
Health Care	-0.8%	10.3%	10.3%	8.0%
Industrials	-14.6%	-9.2%	1.9%	6.7%
Technology	15.0%	34.0%	26.8%	23.2%
Utilities	-11.1%	-1.8%	6.4%	10.0%
S&P 500	-3.1%	6.7%	10.7%	10.6%