

Stock Index Performance

Index	Week	YTD	12-mo.	2024	5-yr.
Dow Jones Industrial Avg. (42,732)	-0.59%	0.46%	16.31%	14.99%	10.56%
S&P 500 (5,942)	-0.45%	1.05%	28.04%	25.00%	14.69%
NASDAQ 100 (21,326)	-0.67%	1.51%	31.32%	25.88%	20.34%
S&P 500 Growth	-0.26%	1.89%	41.79%	35.81%	17.32%
S&P 500 Value	-0.66%	0.30%	12.80%	12.27%	10.60%
S&P MidCap 400 Growth	0.60%	1.52%	21.18%	15.93%	10.30%
S&P MidCap 400 Value	0.38%	0.49%	14.87%	11.65%	10.42%
S&P SmallCap 600 Growth	0.72%	1.55%	14.77%	9.55%	8.43%
S&P SmallCap 600 Value	0.22%	0.44%	11.81%	7.54%	8.19%
Russell 2000	1.13%	1.72%	17.37%	11.53%	7.83%
MSCI EAFE	-0.88%	-0.30%	5.75%	3.82%	4.60%
MSCI World (ex US)	-0.72%	-0.15%	7.59%	5.53%	3.98%
MSCI World	-0.46%	0.81%	21.68%	18.67%	11.29%
MSCI Emerging Markets	-0.82%	-0.14%	9.55%	7.50%	1.50%
S&P GSCI	2.01%	0.76%	9.28%	9.25%	6.93%

Source: Bloomberg. Returns are total returns. 5-yr. return is an average annual. One-week, YTD, 12-mo. and 5-yr. performance returns calculated through 1/3/25. An index cannot be purchased directly by investors. Past performance is no guarantee of future results.

S&P Sector Performance

Index	Week	YTD	12-mo.	2024	5-yr.
Communication Services	-0.30%	1.44%	43.36%	40.23%	14.70%
Consumer Discretionary	-1.46%	1.13%	35.38%	30.14%	14.25%
Consumer Staples	-1.35%	-0.31%	14.04%	14.87%	8.69%
Energy	3.24%	1.95%	4.92%	5.72%	12.34%
Financials	-0.25%	0.59%	31.83%	30.50%	11.77%
Health Care	0.05%	1.03%	1.98%	2.58%	8.34%
Industrials	-0.36%	0.74%	21.13%	17.30%	11.75%
Information Technology	-0.72%	1.43%	43.67%	36.61%	24.70%
Materials	-2.02%	-1.07%	0.20%	-0.04%	9.07%
Real Estate	0.80%	0.41%	7.20%	5.23%	4.74%
Utilities	1.33%	1.84%	23.50%	23.43%	7.28%

Source: Bloomberg. Returns are total returns. 5-yr. return is an average annual. One-week, YTD, 12-mo. and 5-yr. performance returns calculated through 1/3/25. An index cannot be purchased directly by investors. Past performance is no guarantee of future results. On 9/28/18, the Global Industry Classification Standard (GICS) was reconstituted and the Telecommunications Services sector was renamed Communication Services. GICS sector information for periods prior to 9/28/18 may not necessarily be comparable to the reconstituted sectors.

Bond Index Performance

Index	Week	YTD	12-mo.	2024	5-yr.
U.S. Treasury: Intermediate	0.23%	-0.05%	2.84%	2.42%	0.40%
GNMA 30 Year	0.12%	-0.18%	1.93%	0.95%	-0.66%
U.S. Aggregate	0.18%	-0.13%	2.10%	1.25%	-0.46%
U.S. Corporate High Yield	0.40%	0.31%	9.72%	8.19%	4.24%
U.S. Corporate Investment Grade	0.08%	-0.14%	3.27%	2.13%	0.14%
Municipal Bond: Long Bond (22+)	0.95%	0.38%	2.11%	1.40%	0.48%
Global Aggregate	-0.26%	-0.35%	-0.69%	-1.69%	-2.10%

Source: Bloomberg. Returns are total returns. 5-yr. return is an average annual. One-week, YTD, 12-mo. and 5-yr. performance returns calculated through 1/3/25. An index cannot be purchased directly by investors. Past performance is no guarantee of future results.

Key Rates

Fed Funds	4.25%-4.50%	2-yr T-Note	4.28%
CPI - Headline	2.70%	5-yr T-Note	4.41%
CPI - Core	3.30%	10-yr T-Note	4.60%
Money Market Accts.	0.42%	30-yr T-Bond	4.81%
1-yr CD	1.74%	30-yr Fixed Mortgage	7.01%
3-yr CD	1.40%	Prime Rate	8.00%
5-yr CD	1.41%	Bond Buyer 40	4.40%

Sources: Bankrate.com, Federal Reserve Bank NY, & US Bureau of Labor Statistics. Prime Rate as of 11/5/24, all other data as of 1/3/25. National average banking rates are displayed for the Money Market Accts., 1-yr CD, 3-yr CD and 5-yr CD.

Market Indicators

Investment Grade Spread (A2)	97 bps
ICE BofA US High Yield Constrained Index Spread	281 bps

Source: Bloomberg. As of 1/3/25.

Weekly Fund Flows

Estimated Flows to Long-Term Mutual Funds for the Six-Day Period Ended 12/24/24

	Current Week	Previous
Domestic Equity	\$20.643 Billion	-\$5.790 Billion
Foreign Equity	\$175 Million	-\$1.181 Billion
Taxable Bond	\$510 Million	-\$1.531 Billion
Municipal Bond	-\$1.191 Billion	-\$784 Million

Change in Money Market Fund Assets for the Week Ended 12/31/24

	Current Week	Previous
Retail	\$18.78 Billion	\$17.17 Billion
Institutional	\$23.26 Billion	\$37.53 Billion

Source: Investment Company Institute.

Factoids for the Week of December 30, 2024

Monday, December 30, 2024

Intercontinental Exchange reported that taxes and insurance accounted for more than half of the monthly mortgage payment for 9% of U.S. single-family households with a mortgage in September 2024, up from less than 4% at the end of 2014, according to The Wall Street Journal. On average, 32% of all U.S. single-family mortgage payments were earmarked for property taxes and home insurance in September, a record in data going back to 2014.

Tuesday, December 31, 2024

Statistics compiled by BankRegData revealed that U.S. credit card lenders wrote off \$46 billion in seriously delinquent loan balances in the first three quarters of 2024, an increase of 50% year-over-year and the highest level in 14 years, according to the Financial Times. The surge in write-offs comes amidst unparalleled credit card debt levels. U.S. credit card balances stood at a record \$1.17 trillion at the close of Q3'24.

Wednesday, January 1, 2025

No Factoid – Holiday

Thursday, January 2, 2025

CommercialEdge reported that the U.S. industrial vacancy rate stood at 7.5% in November 2024, an increase of 30 basis points month-over-month and up from nearly 4.0% in November 2022. Surging supply and a normalization in demand were cited as reasons for the increased vacancy rate. At 11.1% and 3.3%, respectively, Denver and Kansas City had the highest and lowest industrial vacancy rates in November.

Friday, January 3, 2025

ETFGI reported that the global ETFs industry launched a record 1,787 new products over the first 11 months of 2024, up from the previous record of 1,619 new ETFs launched over the same time frame in 2021, according to its own release. There were 646 new ETFs launched in the U.S., followed by 553 in the Asia Pacific region (excluding Japan), and 289 launched in Europe over the period. For comparison, 553 ETFs were closed, including 175 in the U.S., 147 in the Asia Pacific region, and 127 in Europe during the first 11 months of the year.

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