

DIVVI MARKET DASHBOARD

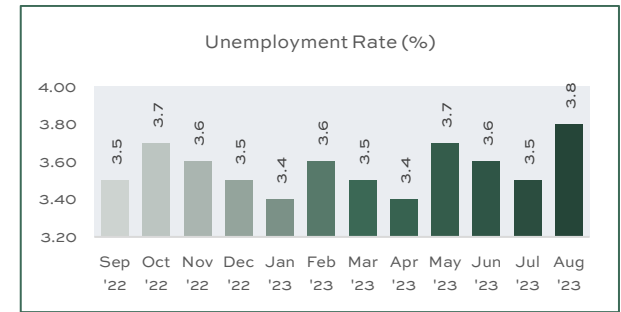


Stock Returns (%): U.S., Foreign, & Global ¹				P/E Ratio	
Index	YTD	1-year	3-year	TTM	FWD
S&P 500	18.7	15.9	10.5	22.4	20.0
DJIA	6.4	12.6	9.1	21.5	17.8
NASDAQ 100	42.5	27.4	9.4	31.5	26.4
Global	14.8	14.0	7.2	18.0	16.9
Foreign Developed	10.4	16.4	6.3	13.9	13.2
Emerging Markets	4.6	1.3	(1.4)	12.5	13.7

Size & Style (%) ^{1,2} : YTD			
	VAL	COR	GR
LG	5.8	21.9	36.0
MD	5.9	9.4	15.5
SM	4.9	9.0	12.7

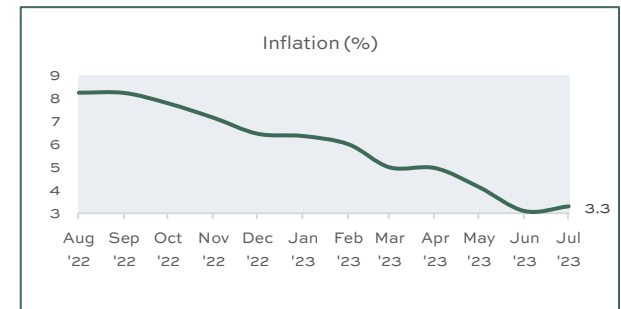
Size & Style (%) ^{1,2} : 1-Year			
	VAL	COR	GR
LG	10.0	17.8	23.8
MD	5.7	8.4	13.0
SM	2.2	4.7	6.8

Size & Style (%) ^{1,2} : 10-Year (Annldz)			
	VAL	COR	GR
LG	9.3	13.5	16.9
MD	8.9	10.0	11.0
SM	7.4	8.0	8.2



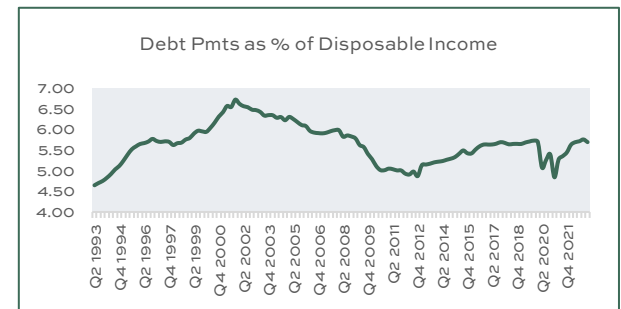
U.S. Sector Returns (%) ¹				P/E Ratio	
Sector	YTD	1-year	3-year	TTM	FWD
Comms Services	43.9	24.8	3.9	26.1	18.4
Info Tech	43.7	32.8	14.0	32.8	27.1
Cons Disc	32.2	11.5	4.1	26.0	23.8
Media	23.7	17.4	0.2	19.7	12.5
Industrials	13.1	20.2	14.3	19.8	18.4
Materials	8.0	12.4	12.8	18.0	17.0
Energy	4.1	15.0	42.6	8.5	11.8
Financials	0.9	5.4	13.4	13.3	13.3
Cons Staples	0.4	3.9	7.4	24.0	19.8
Health Care	(1.1)	7.7	8.3	26.2	18.7
Utilities	(9.8)	(12.9)	5.1	18.8	16.7

Interest Rates, Yield Curve, & Credit Spreads (%)			
As of Aug 31, 2023	Current	1m Ago	1yr Ago
Interest Rates			
3-mo T-Bill	5.56	5.55	2.96
10-yr T-Note	4.12	3.97	3.15
30-yr T-Bond	4.23	4.02	3.27
30-yr Fixed Mortgage	7.18	6.81	5.55
Fed Funds Target	5.50	5.50	3.25
BBB Corp YTW	5.80	5.86	4.78
Corp High Yield YTW	8.36	8.57	7.72
Yield Curve			
10yr - 2yr US Treasury	(0.78)	(0.91)	(0.30)
10yr - 3mo US Treasury	(1.44)	(1.58)	0.19
5yr - 3mo US Treasury	(1.29)	(1.37)	0.34
Credit Spreads			
Corporate Bond OAS	1.19	1.30	1.53
High Yield OAS	3.79	4.05	4.83



Factor Returns (%) ¹				P/E Ratio	
Index	YTD	1-year	3-year	TTM	FWD
Quality	23.1	22.4	10.8	24.0	21.8
Buybacks	10.0	16.7	16.2	0.0	0.0
Size	9.7	8.7	10.5	0.0	0.0
EAFE Low Vol	7.2	10.5	1.3	16.4	15.1
Value	5.3	5.6	10.7	12.0	10.4
U.S. Low Vol	4.8	6.8	6.6	21.8	18.3
Momentum	1.9	7.3	(0.0)	25.2	22.9
High Dividend	1.0	7.2	12.2	15.3	13.6

U.S. Dollar & Commodities			
Commodities	Level	YTD %	1-year %
Gold	--	6.9%	12.75%
Copper (1m lag)	\$8476.7/ton	1.3%	12.35%
Oil (WTI)	\$80.65/bbl	0.6%	-10.5%
Nat Gas	\$2.55/mBTU	-53.9%	-65.0%
Gasoline	\$3.57/gal	21.5%	-17.5%
Currencies			
	Level	YTD %	1-year %
USD/EUR	1.08	0.8%	7.2%
JPY/USD	146.38	11.1%	5.5%
USD/GBP	1.26	4.1%	7.9%
CAD/USD	1.36	0.7%	4.1%
CNY/USD	7.29	5.7%	5.8%
MXN/USD	16.80	-13.8%	-16.4%



Fixed Income Returns (%) ¹				
Index	YTD	1-year	3-year	5-year
High Yield	7.2	7.0	1.9	3.2
Corporate Bond	2.8	0.9	(4.2)	1.4
Aggregate Bond	1.4	(1.2)	(4.4)	0.5
TIPS	1.1	(3.7)	(1.5)	2.3
US Treasury	0.7	(2.1)	(5.1)	0.2

Kansas City Metro	
Data point	Value
Home Price Change, YoY, as of Dec 2022	12.2%
Home Price Change, QoQ, as of Dec 2022	-0.1%
Nat'l Home Price Change, YoY, as of Jun 2023	4.5%
Nat'l Home Price Change, QoQ, as of Jun 2023	3.1%
Unemployment Rate, current, as of Mar 2023	2.8%
Unemployment Rate, 1 year ago, as of Mar 2023	2.1%
Housing inventory, active listings, MoM, as of Apr 2023	-3.4%
Housing inventory, active listings, YoY, as of Apr 2023	25.8%

¹Source: Morningstar Direct, ©Morningstar 2023. Year-to-date (YTD) and 1-year returns are cumulative. 3-year and 5-year returns are annualized. All returns are total returns. DJIA is the Dow Jones Industrial Average. Global is represented by the MSCI ACWI. Foreign Developed is represented by MSCI World ex USA. Emerging Markets are represented by MSCI Emerging Markets. U.S. Sector Returns are represented by S&P 1500 sectors, which covers approximately 90% of the U.S. market capitalization. Quality is represented by MSCI USA Sector Neutral Quality Index. Value is represented by MSCI USA Enhanced Value Index. Momentum is represented by MSCI USA Momentum SR Variant Index. Size is represented by MSCI USA Low Size Index. U.S. Low Vol is represented by MSCI USA Minimum Volatility Index. EAFE Low Vol is represented by MSCI EAFE Minimum Vol Index. High Dividend is represented by FTSE High Dividend Yield Index. Buybacks are represented by NASDAQ US Buyback Achievers Index. Price-to-Earnings (P/E) Ratio TTM is based on the trailing 12 months of earnings. Forward P/E Ratio (FWD) is based on analyst estimates for current fiscal year earnings. Aggregate Bond is represented by the Bloomberg U.S. Aggregate Bond Index. US Treasury is represented by Bloomberg US Treasury Index. TIPS are represented by Bloomberg US Treasury US TIPS Index. Corporate Bond represented by Bloomberg US Corporate Bond Index. High Yield represented by ICE BofA US High Yield Index.

²Size & Style box returns are represented by Russell indices. Large Growth (LG GR) represented by Russell Top 200 Growth. Large Core (LG COR) represented by Russell Top 200. Large Value (LG VAL) represented by Russell Top 200 Value. Mid Growth (MD GR) represented by Russell Midcap Growth. Mid Core (MD COR) represented by Russell Midcap. Mid Value (MD VAL). Small Growth (SM GR) represented by Russell 2000 Growth. Small Core (SM COR) represented by Russell 2000. Small Value (SM VAL) represented by Russell 2000 Value.

Inflation (%): Consumer Price Index for All Urban Consumers: All Items in U.S. City Average. Source is U.S. Bureau of Labor Statistics, retrieved from FRED. Unemployment Rate (%) source is U.S. Bureau of Labor Statistics, retrieved from FRED. Consumer Sentiment: University of Michigan, Consumer Sentiment Survey, retrieved from FRED. Home Price data for Kansas City Metro: All-Transactions House Price Index for Kansas City, MO-KS (MSA). Source is U.S. Federal Housing Finance Agency, retrieved from FRED. Unemployment rate for Kansas City Metro: Unemployment Rate in Kansas City, MO-KS (MSA). Source is U.S. Bureau of Labor Statistics, retrieved from FRED. Housing inventory for Kansas City Metro: Housing Inventory: Active Listing Count in Kansas City, MO-KS (CBSA). Source is Realtor.com, retrieved from FRED. All interest rate, yield curve, and credit spread data sourced from the Federal Reserve Bank of St. Louis (FRED). Fed Funds Target is the Upper target. The Lower target would be 25 basis points lower. Gold returns represented by SPDR Gold Shares GLD.

All content is for information purposes only. It is not intended to provide any tax or legal advice or provide the basis for any financial decisions. Nor is it intended to be a projection of current or future performance or indication or future results.

Opinions expressed herein are solely those of Divvi Wealth Management, LLC. The information contained in this material has been derived from sources believed to be reliable but is not guaranteed as to accuracy and completeness and does not purport to be a complete analysis of the materials discussed. All information and ideas should be discussed in detail with your individual adviser prior to implementation.

The information contained herein should in no way be construed or interpreted as a solicitation to sell or offer to sell advisory services to any residents of any State other than the State of Missouri or where otherwise legally permitted.

Images and photographs are included for the sole purpose of visually enhancing the website. None of them are photographs of current or former Clients. They should not be construed as an endorsement or testimonial from any of the persons in the photograph.

Purchases are subject to suitability. This requires a review of an investor's objective, risk tolerance, and time horizons. Investing always involves risk and possible loss of capital. Being registered as an investment adviser does not imply a certain level of skill or training. Insurance Services are offered through an affiliated firm and/or independent insurance agents. Advisory services are offered through Divvi Wealth Management LLC, an Investment Advisor in the State of Missouri.