Legacy Trust

Market Summary
Week Ending April 3, 2026

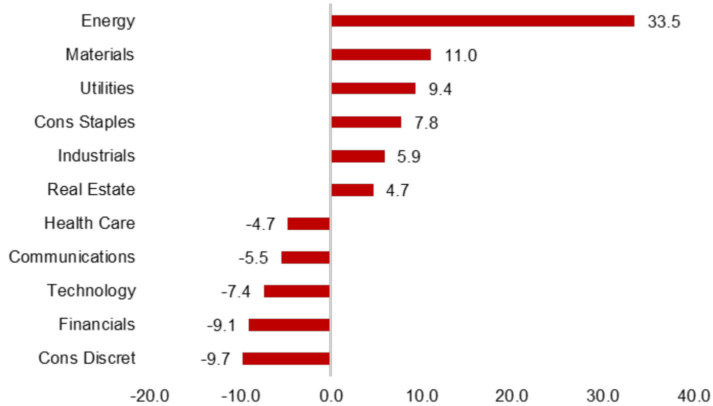
Equities	Last	1 Week	QTD	YTD
S&P 500	6,582.69	3.38%	0.84%	-3.53%
DJIA	46,505.00	2.98%	0.37%	-2.83%
NASDAQ	21,879.18	4.46%	1.35%	-5.71%
Russell 1000 Growth	2,862.77	4.19%	0.87%	-9.00%
Russell 1000 Value	1,310.00	2.60%	0.81%	2.93%
Russell Midcap	10,066.59	3.00%	1.11%	2.42%
Russell 2000	6,287.79	3.34%	1.36%	2.26%
MSCI EAFE	2,912.79	3.04%	2.88%	1.60%
MSCI EM (Emerging Markets)	1,434.48	0.33%	3.17%	3.00%

Fixed Income	Last	1 Week	QTD	YTD
Bloomberg US Aggregate	2,330.28	-0.12%	-0.79%	-0.79%
Bloomberg Municipal State GO (10 Y)	425.90	-0.93%	-1.25%	-1.25%
Bloomberg Global Aggregate USD	264.57	-0.12%	-0.82%	-0.82%

Interest Rates	4/3/26	3/27/26	12/31/25	12/31/24
US Treasury Constant Maturity - 2 Year	3.79%	3.88%	3.47%	4.25%
US Treasury Constant Maturity - 5 Year	3.94%	4.06%	3.73%	4.38%
US Treasury Constant Maturity - 10 Year	4.31%	4.44%	4.18%	4.58%
Germany Benchmark Bond - 10 Year	3.00%	3.10%	2.86%	2.35%
Mexico Benchmark Bond - 10 Year	9.10%	9.27%	9.15%	10.41%
30 Year Fixed-Rate Mortgages, Average, US	6.50%	6.50%	6.25%	7.28%
US Prime Rate	6.75%	6.75%	6.75%	7.50%

Commodities & Currencies	4/3/26	3/27/26	12/31/25	12/31/24
Crude Oil Brent Global	108.84	121.47	61.35	74.58
Gold NYMEX	4,651.50	4,492.00	4,325.60	2,629.20
$ per €	1.16	1.15	1.17	1.04
¥ per $	159.37	160.15	156.75	157.16

S&P 500 Sector Performance Year to Date



U.S. Economic Releases

Last Week

- Mar Chicago PMI SA 52.8, below prior and consensus
- Mar Consumer Confidence, above prior and consensus
- Mar Nonfarm Payrolls, above prior and consensus

Coming up this week

- Mar ISM Services PIM 4/6
- Feb Consumer Credit SA 4/7
- FOMC Minutes 4/8
- Q4 2025 GDP SA Y/Y (Final) 4/9
- Apr 4 Initial Claims SA 4/9
- Mar CPI SA M/M and Y/Y 4/10

Year to Date Performance by Asset Class

U.S. Equity

	Value	Core	Growth
Large	2.93%	-3.37%	-9.00%
Mid	4.91%	2.42%	-5.54%
Small	6.40%	2.26%	-1.50%

International Equity

	Value	Core	Growth
Large	4.79%	1.65%	-1.67%
Mid	3.79%	3.83%	3.88%
Small	2.35%	2.18%	2.00%

U.S. Fixed Income

	Short	Intermed	Long
Government	0.21%	-0.06%	-0.48%
Corporate	0.25%	-0.16%	-0.09%
High Yield	0.06%	-0.09%	-0.63%

Commentary

- Major US equity indices were higher for the holiday-shortened week, helped by some hopes for a winding down of the Iran war. The Dow, S&P, and Nasdaq were higher after five consecutive weeks down; the small-cap Russell 2000 notched its second consecutive weekly gain.
- Treasuries were firmer with a bit of curve steepening. The dollar was marginally weaker overall. Gold was higher after four weeks of declines; silver was up 4.5%. Bitcoin futures were up 1.4%. WTI crude rose 11.9% amid continued war/disruption concerns, settling at its highest level since mid-2022.
- Geopolitics dominated the market discussion this week, with some investor optimism about an approaching offramp for the Iran conflict. There were reports Trump had told aides he was willing to end the military campaign even before a full reopening of the Strait of Hormuz, and repeated his view that diplomacy was ongoing and the conflict would not last much longer.
- These sentiments were dented by Thursday after a bellicose Wednesday night address by the president and more indications Iranian officials are not interested in talking; but he also indicated Hormuz might be a problem for others to solve. The situation remains unclear and headline volatility has been extremely high.
- There was not a lot of incremental news outside of geopolitics, though there were several other themes of note. For instance, Treasuries saw a bit of a yield backup after several weeks of moving higher. Fed Chair Powell's remarks earlier in the week also leaned dovish
- March ADP private payrolls topped consensus and February JOLTS job openings printed a bit below. Elsewhere on the week's economic calendar, headline February retail sales were ahead of forecasts, as were control-group sales. March consumer confidence came in ahead of expectations, though there was only marginal improvement in the labor-market differential and write-in responses skewed toward pessimism. March ISM manufacturing printed above consensus, though the new-orders and employment components ticked down.

Source: FactSet Research Systems

See next page for important disclosures.

Important Disclosures

Performance from the style boxes comes from the following, in order of left-to-right then top-to-bottom:

- **US Equity Style Box:** Russell 1000 Value Index - Total Return; Russell 1000 Index - Total Return; Russell 1000 Growth Index - Total Return; Russell Midcap Value Index – Total Return; Russell Midcap Index - Total Return; Russell Midcap Growth Index - Total Return; Russell 2000 Value Index - Total Return; Russell 2000 Index - Total Return; Russell 2000 Growth Index - Total Return
- **International Equity Style Box:** MSCI AC World ex USA Large Cap Value Index - Total Return; MSCI AC World ex USA Large Cap Index - Total Return; MSCI AC World ex USA Large Cap Growth Index - Total Return; MSCI AC World ex USA Mid Cap Value Index - Total Return; MSCI AC World ex USA Mid Cap Index - Total Return; MSCI AC World ex USA Mid Cap Growth Index - Total Return; MSCI AC World ex USA Small Cap Value Index - Total Return; MSCI AC World ex USA Small Cap Index - Total Return; MSCI AC World ex USA Small Cap Growth Index - Total Return
- **U.S. Fixed Income Style Box:** Bloomberg Barclays Global US Treasury Index (1-3 Y); Bloomberg Barclays Global US Treasury Index – Intermediate; Bloomberg Barclays Global US Treasury Index – Long; Vanguard ST Corporate Bond ETF; Vanguard Int Corporate Bond ETF; Vanguard LT Corp Bond ETF; Bloomberg Barclays US High Yield Index (1-5Y); Bloomberg Barclays US Aggregate Credit Index - Corporate - High Yield – Intermediate; Bloomberg Barclays US Aggregate Credit Index - Corporate - High Yield - Long

This information has been derived from sources believed to be reliable but Legacy Trust has not made any independent attempts to verify its accuracy. This material is provided for educational purposes only and should not be construed as investment advice or an offer or solicitation to buy or sell securities. The information contained herein is not intended to be used as a general guide to investing or as a source of any specific investment recommendations. This material makes no implied or express recommendations concerning the manner in which any investor's account should or would be handled, as appropriate investment strategies depend on the client's investment objectives.

Source: FactSet Research Systems

Past performance is no guarantee of future results, which may vary.