

Stocks rose over the short trading week on fresh hopes for a quick end to the Middle East conflict, while March job growth was unexpectedly strong.

The Standard & Poor's 500 Index picked up 3.36 percent, while the Nasdaq Composite Index gained 4.44 percent. The Dow Jones Industrial Average added 2.96 percent. The MSCI EAFE Index, which tracks developed overseas stock markets, advanced 2.59 percent over the four trading days through last Thursday.¹

Stocks Rebound

Stocks were under pressure to start the week. Investors looked past comments from Fed Chair Powell that inflation expectations "appear to be well anchored beyond the short term" despite concerns over the Middle East conflict's potential inflationary effects.^{2,3}

However, sentiment shifted on Tuesday with stocks closing out Q1 on a high note, reflecting renewed investor hope for an end to the conflict. The S&P 500 posted its best day since May of last year.⁴

Momentum continued into Wednesday, with comments from the White House that gave investors more confidence that a resolution was coming. A stronger-than-expected retail sales report also buoyed enthusiasm.

Stocks dipped but then rallied on Thursday, ending the session with a slight gain and helping stock prices break a 5-week losing streak.^{5,6}



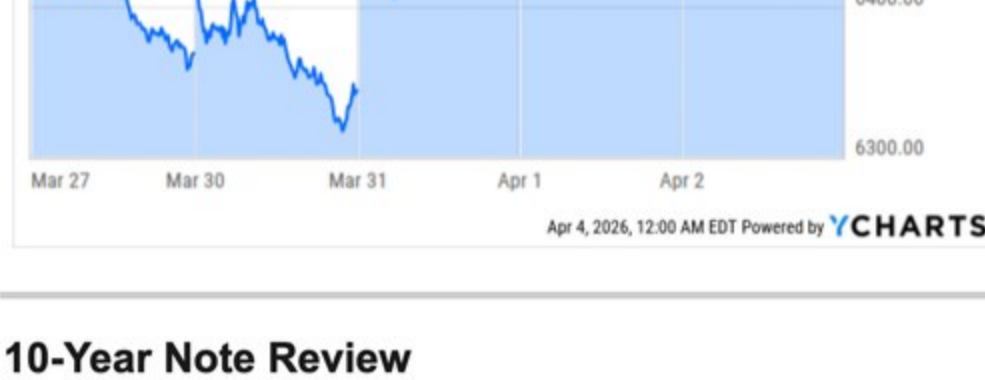
YCHARTS

Weekly Market Insights (WMI)

Major Index Return Summary

Name	1M TR	YTD TR	1Y TR	5Y TR
Nasdaq Composite	-3.74%	-5.71%	25.10%	68.42%
S&P 500	-4.23%	-3.53%	17.55%	76.14%
Dow Jones Industrial Average	-4.78%	-2.83%	12.05%	64.38%
MSCI EAFE	-5.60%	1.50%	23.99%	52.93%

S&P 500 Daily Close



10-Year Note Review

Indicator Name	Date	Latest Value	1M Ago	3M Ago	1Y Ago	1M Change	3M Change	1Y Change
10 Year Treasury Rate	04/02/26	4.31%	4.05%	4.19%	4.20%	6.42% ▲	2.86% ▲	2.62% ▲

Source: YCharts.com, April 4, 2026. Weekly performance is measured from Friday, March 27, to Thursday, April 2. TR = total return for the index, which includes any dividends as well as any other cash distributions during the period. Treasury note yield is expressed in basis points.

Jobs Update

U.S. stock markets were closed on Friday, but investors were on the lookout for the March jobs report.

Employers added 178,000 jobs in March, an unexpected increase that marked the best month in over a year. Economists expected a gain of 59,000 jobs. Unemployment fell to 4.3 percent from 4.4 percent in February.⁷

This Week: Key Economic Data

Tuesday: Durable Goods (Feb), Chicago Fed President Austan Goolsbee speaks. Consumer Credit (Feb).

Wednesday: FOMC March meeting minutes released.

Thursday: Personal Consumption Expenditures (PCE) Index (Feb), Q4 Gross Domestic Product (GDP), second revision. Weekly Jobless Claims. Wholesale Inventories (Feb).

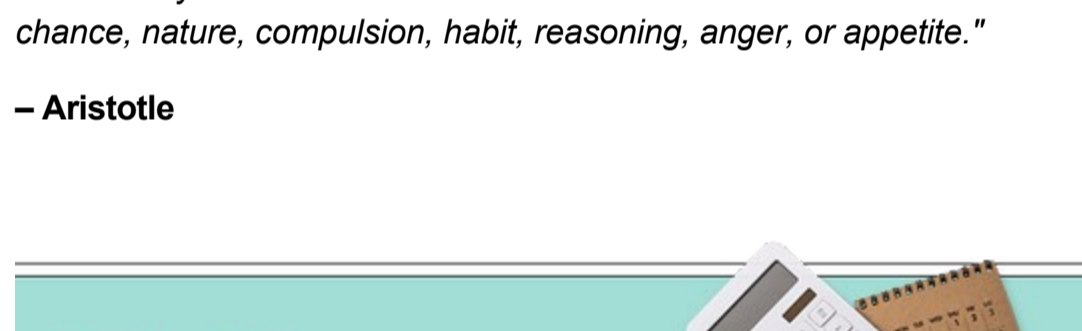
Friday: Consumer Price Index (CPI), Factory Orders (Feb), Consumer Sentiment.

Source: Investors Business Daily - Econoday economic calendar; April 3, 2026. The Econoday economic calendar lists upcoming U.S. economic data releases (including key economic indicators), Federal Reserve policy meetings, and speaking engagements of Federal Reserve officials. The content is developed from sources believed to provide accurate information. The forecasts or forward-looking statements are based on assumptions and may not materialize. The forecasts are also subject to revision.

This Week: Companies Reporting Earnings

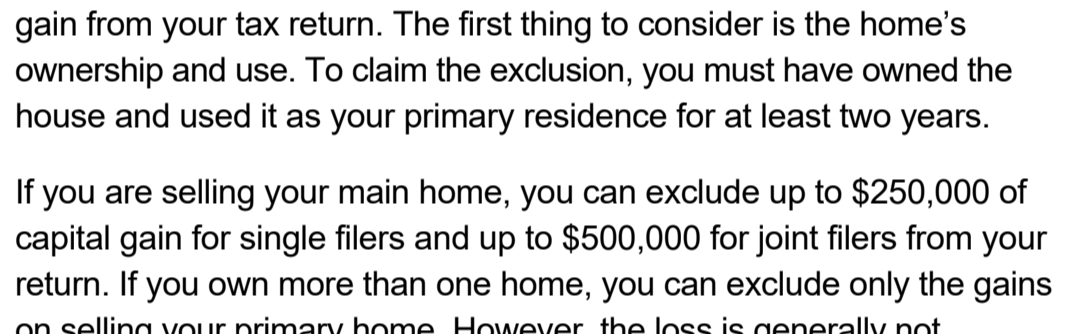
Wednesday: Delta Airlines, Inc. (DAL)

Source: Zacks, April 3, 2026. Companies mentioned are for informational purposes only. It should not be considered a solicitation for the purchase or sale of the securities. Investing involves risks, and investment decisions should be based on your goals, time horizon, and risk tolerance. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. Companies may reschedule their earnings reports without notice.



"Thus every action must be due to one or other of seven causes: chance, nature, compulsion, habit, reasoning, anger, or appetite."

– Aristotle



Keep These Tips in Mind When Selling a Home

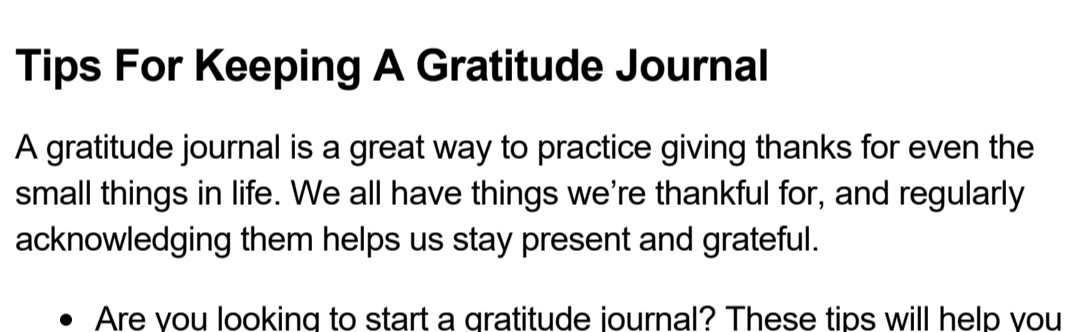
If you are selling your home, you may be able to exclude the sale's capital gain from your tax return. The first thing to consider is the home's ownership and use. To claim the exclusion, you must have owned the house and used it as your primary residence for at least two years.

If you are selling your main home, you can exclude up to \$250,000 of capital gain for single filers and up to \$500,000 for joint filers from your return. If you own more than one home, you can exclude only the gains on selling your primary home. However, the loss is generally not deductible if you sell your home at a loss. You can also choose not to claim exclusion, in which case you must report the gain on your tax return.

Some taxpayers must also report forgiven or canceled debt as income on their tax return, including debt forgiven or canceled through foreclosure or other processes in which a lender cancels mortgage debt on the home.

This information is not a substitute for individualized tax advice. Please consult with a qualified tax professional to discuss your specific tax issues.

Tip adapted from IRS.gov⁸



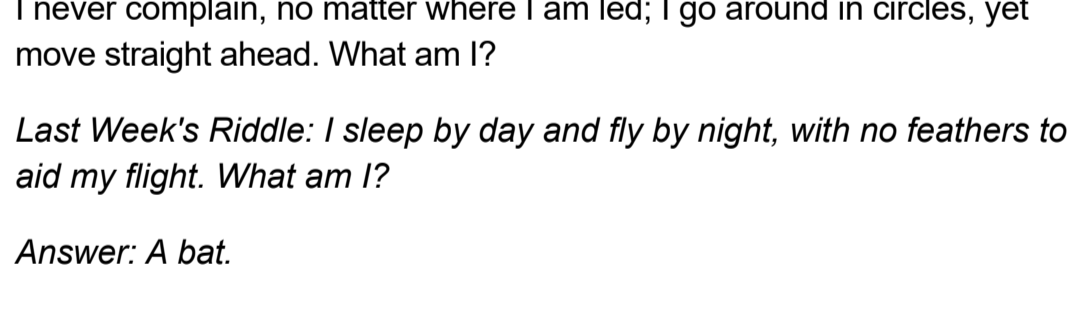
Tips For Keeping A Gratitude Journal

A gratitude journal is a great way to practice giving thanks for even the small things in life. We all have things we're thankful for, and regularly acknowledging them helps us stay present and grateful.

- Are you looking to start a gratitude journal? These tips will help you get started and love the practice.
- The first thing to do is to get some beautiful stationery and pens that make you happy every time you look at them.
- Once you have suitable materials, start with a prompt. Most people initially writing a gratitude journal don't know where to start. Using a simple prompt will get your gratitude juices flowing.
- When thinking about things you're grateful for, focus on depth over breadth. Rather than listing several small items, detail the things you're more grateful for.
- Try subtraction, not just addition, when considering things you're grateful for. Reflect on what your life would be like without them.
- Don't overdo it and burn yourself out. Journaling once or twice a week rather than every day may be more effective, especially as you build the habit.

Keeping a gratitude journal encourages us to pay attention to the good things we'd otherwise take for granted.

Tip adapted from Good Magazine⁹



I never complain, no matter where I am led; I go around in circles, yet move straight ahead. What am I?

Last Week's Riddle: I sleep by day and fly by night, with no feathers to aid my flight. What am I?

Answer: A bat.

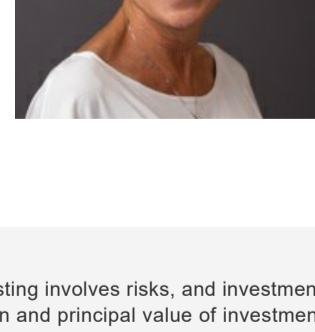


Hagia Sophia

Istanbul, Turkey

Footnotes And Sources

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The Dow Jones Industrial Average is an unmanaged index that is generally considered representative of large-capitalization companies on the U.S. stock market. The Nasdaq Composite is an index of the common stocks and similar securities listed on the Nasdaq stock market and considered a broad indicator of the performance of stocks of technology and growth companies. The MSCI EAFE Index was created by Morgan Stanley Capital International (MSCI) and serves as a benchmark of the performance of major international equity markets, as represented by 21 major MSCI indexes from Europe, Australia, and Southeast Asia. The S&P 500 Composite Index is an unmanaged group of securities that are considered to be representative of the stock market in general.

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