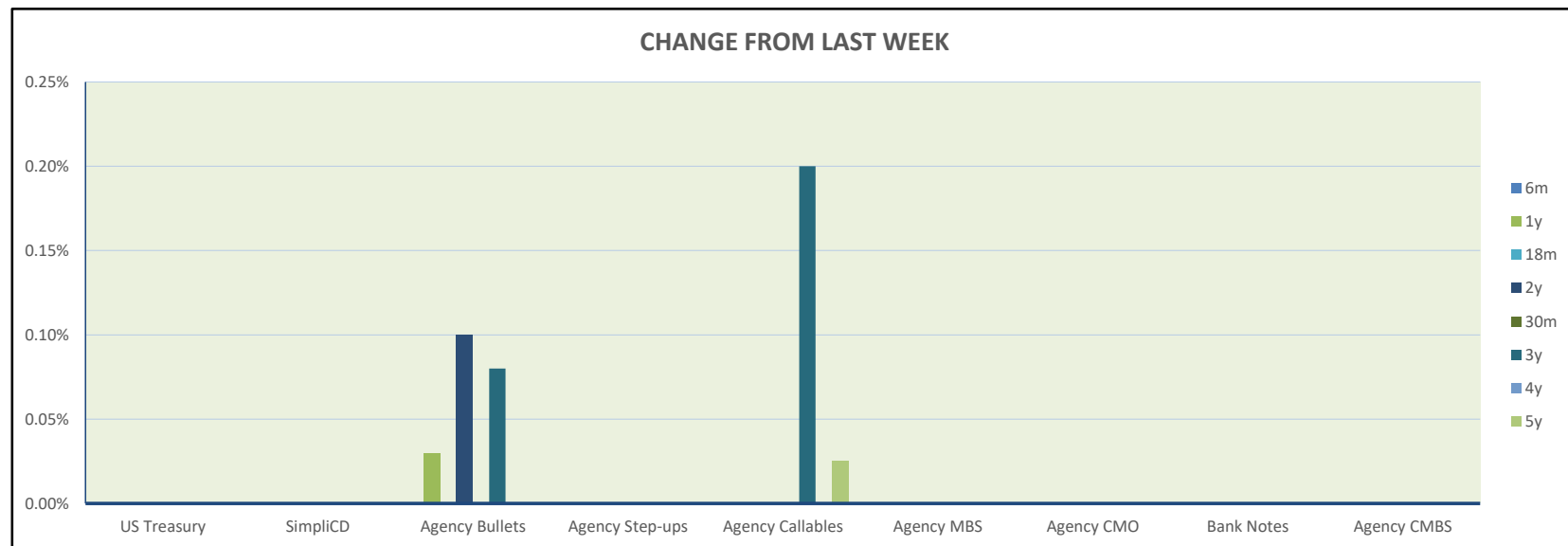


# INVESTMENT YIELD COMPARISON



9/25/2023	MATURITY							
	6m	1y	18m	2y	30m	3y	4y	5y
<b>US Treasury</b>	5.51%	5.40%	5.20%	4.99%	4.85%	4.70%	4.56%	4.42%
<b>SimpliCD</b>	5.70%	5.68%	5.38%	5.53%	5.10%	5.37%	4.85%	4.65%
<b>Agency Bullets</b>		5.45%		5.14%		4.92%	4.73%	4.66%
<b>Agency Step-ups</b>								
<b>Agency Callables</b>		5.53%	5.63%	5.75%		6.00%	6.00%	6.15%
<b>Agency MBS</b>						5.11%		
<b>Agency CMO</b>							5.68%	



All rates are indications of current market levels only

Agency MBS & CMO indications are for average lives of stated maturity term

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