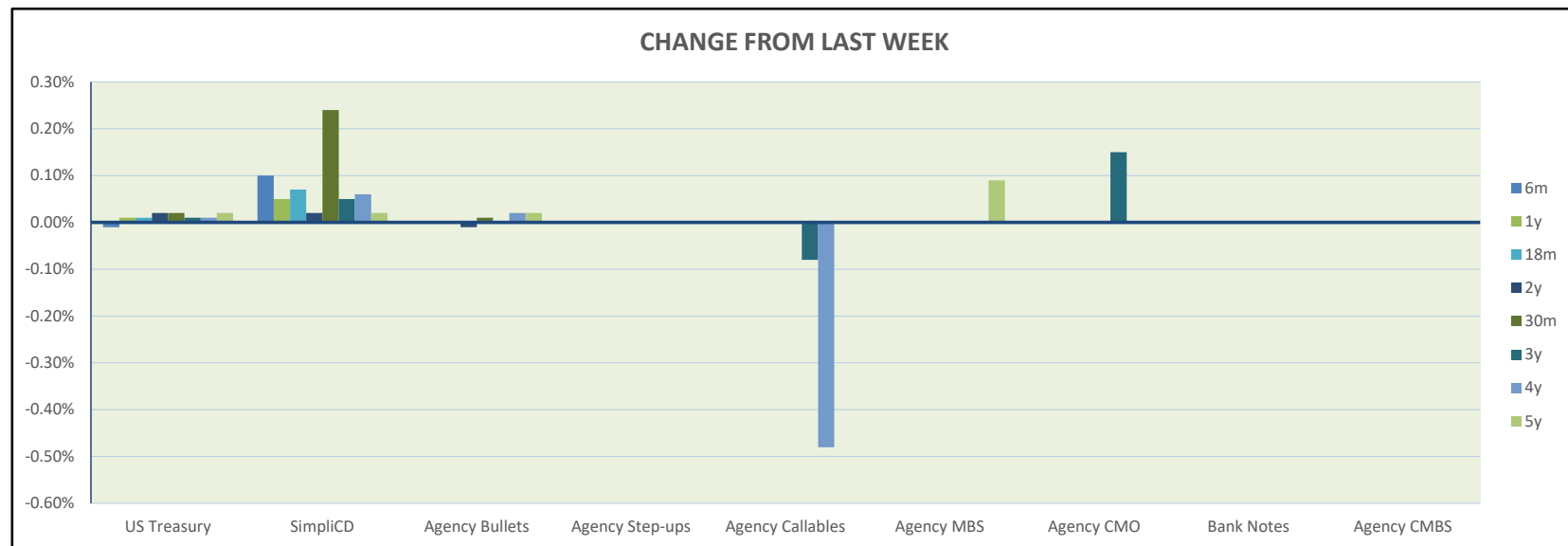


# INVESTMENT YIELD COMPARISON



5/19/2025	MATURITY							
	6m	1y	18m	2y	30m	3y	4y	5y
<b>US Treasury</b>	4.25%	4.12%	4.06%	4.01%	4.00%	3.99%	4.05%	4.12%
<b>SimpliCD</b>	4.10%	4.11%	4.11%	4.06%	3.83%	4.11%	4.11%	4.04%
<b>Agency Bullets</b>	4.06%			4.00%	4.01%	4.01%	4.09%	4.15%
<b>Agency Step-ups</b>								
<b>Agency Callables</b>				4.55%		4.67%	4.52%	5.00%
<b>Agency MBS</b>								4.94%
<b>Agency CMO</b>					4.93%	5.28%		



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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