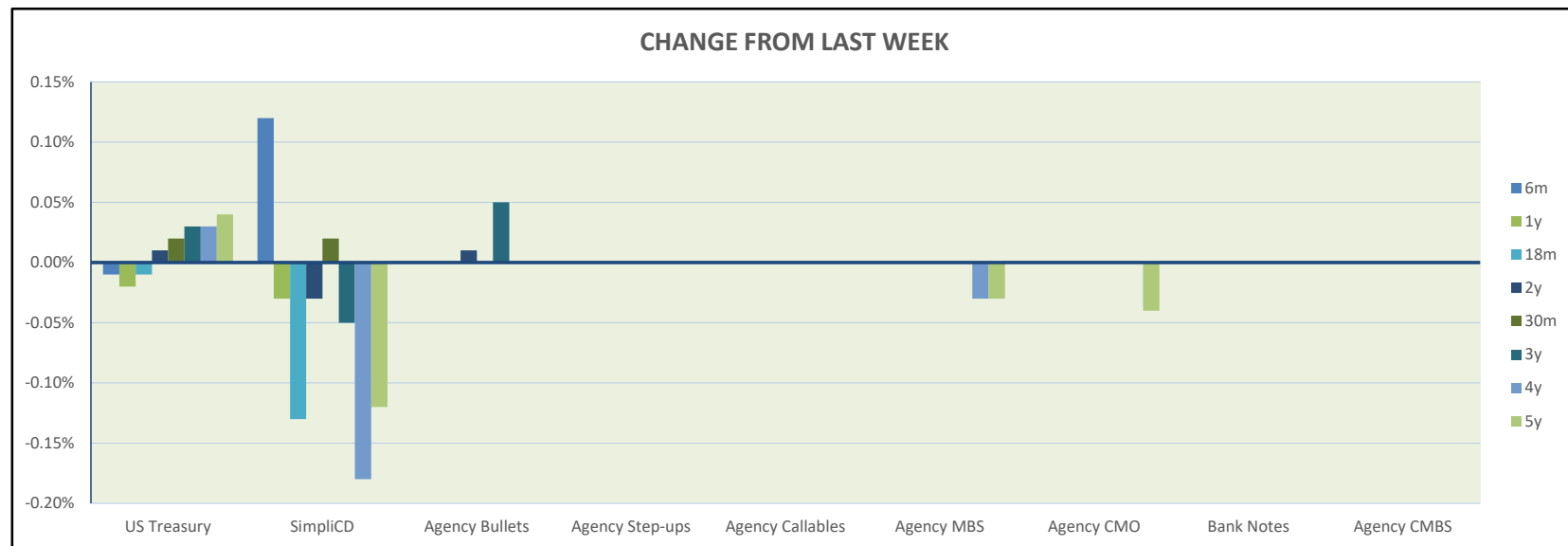


# INVESTMENT YIELD COMPARISON



12/1/2025	MATURITY							
	6m	1y	18m	2y	30m	3y	4y	5y
<b>US Treasury</b>	3.77%	3.60%	3.56%	3.52%	3.53%	3.53%	3.59%	3.65%
<b>SimpliCD</b>	3.73%	3.81%	3.66%	3.72%	3.44%	3.70%	3.64%	3.69%
<b>Agency Bullets</b>				3.51%	3.50%	3.53%		3.63%
<b>Agency Step-ups</b>								
<b>Agency Callables</b>								4.23%
<b>Agency MBS</b>							4.52%	4.77%
<b>Agency CMO</b>								4.25%



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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