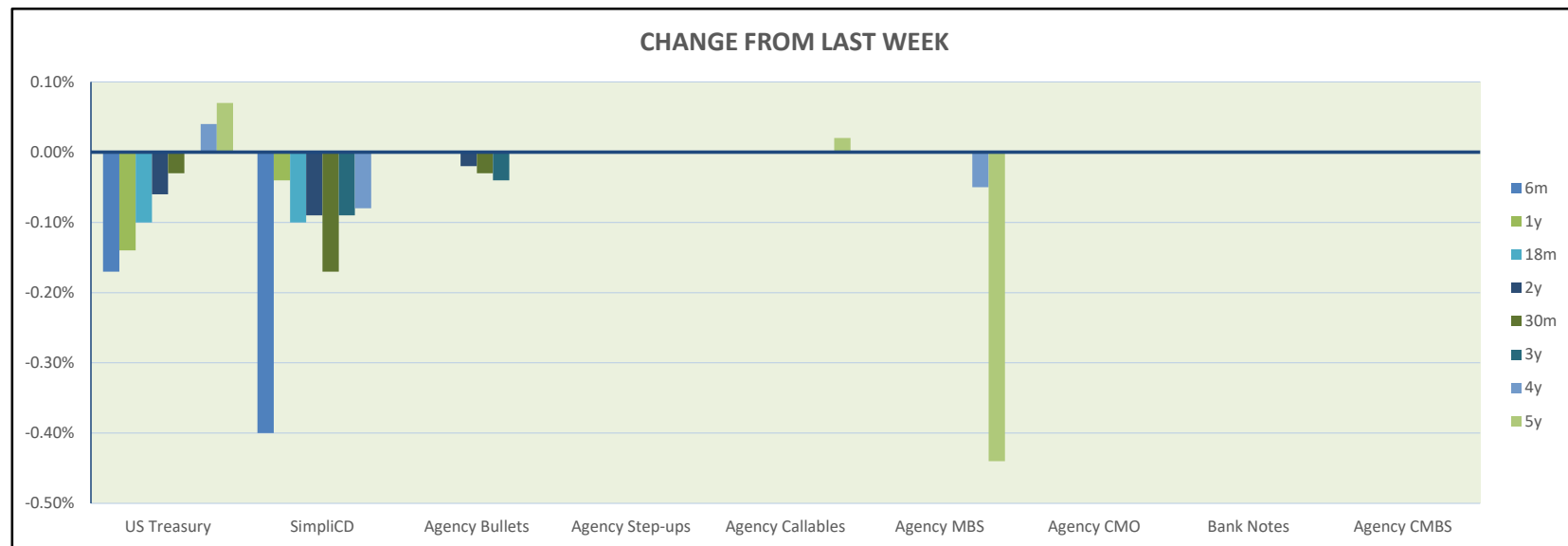


INVESTMENT YIELD COMPARISON



1/5/2026	MATURITY							
	6m	1y	18m	2y	30m	3y	4y	5y
US Treasury	3.60%	3.46%	3.46%	3.46%	3.50%	3.53%	3.63%	3.72%
SimpliCD	3.33%	3.77%	3.56%	3.63%	3.27%	3.61%	3.56%	3.69%
Agency Bullets				3.49%	3.47%	3.49%		
Agency Step-ups								
Agency Callables			3.63%	3.63%	3.63%	3.95%		4.25%
Agency MBS							4.47%	4.33%
Agency CMO							4.12%	



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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