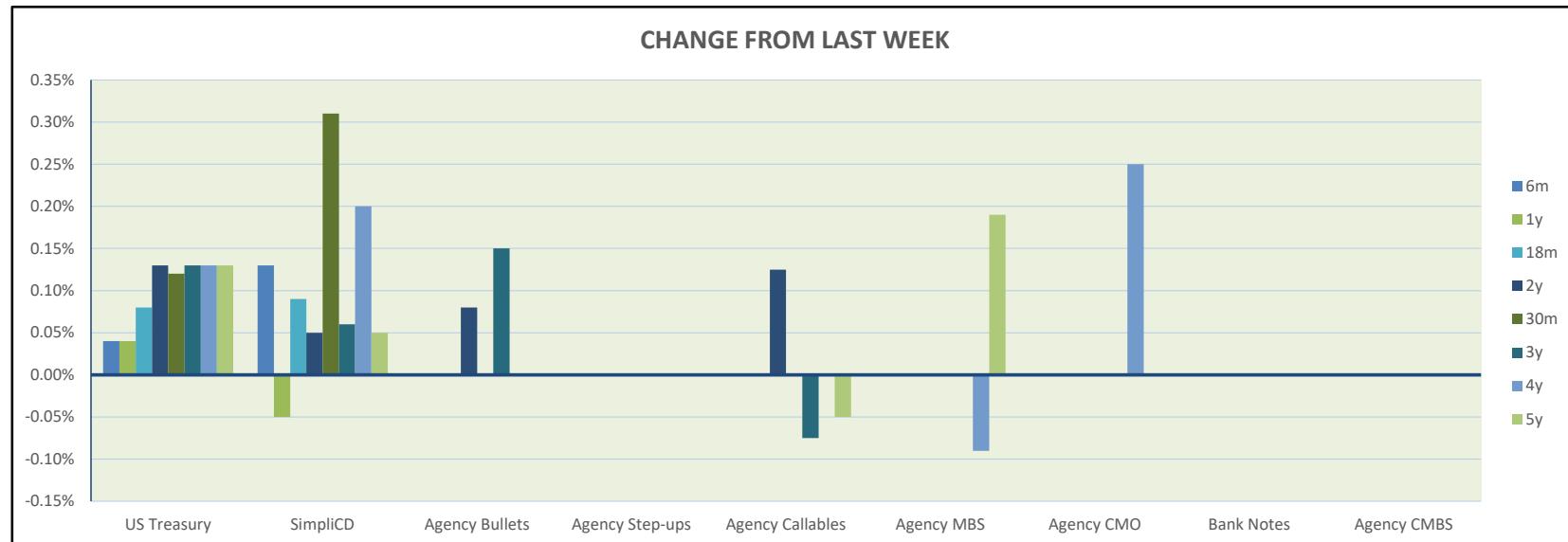


# INVESTMENT YIELD COMPARISON



2/3/2026	MATURITY							
	6m	1y	18m	2y	30m	3y	4y	5y
<b>US Treasury</b>	<b>3.64%</b>	<b>3.50%</b>	<b>3.54%</b>	<b>3.59%</b>	<b>3.62%</b>	<b>3.66%</b>	<b>3.76%</b>	<b>3.85%</b>
<b>SimpliCD</b>	<b>3.46%</b>	<b>3.72%</b>	<b>3.65%</b>	<b>3.68%</b>	<b>3.58%</b>	<b>3.67%</b>	<b>3.76%</b>	<b>3.74%</b>
<b>Agency Bullets</b>				<b>3.57%</b>		<b>3.64%</b>		
<b>Agency Step-ups</b>								
<b>Agency Callables</b>				<b>3.75%</b>		<b>3.88%</b>	<b>4.00%</b>	<b>4.20%</b>
<b>Agency MBS</b>							<b>4.38%</b>	<b>4.52%</b>
<b>Agency CMO</b>							<b>4.37%</b>	<b>4.35%</b>



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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