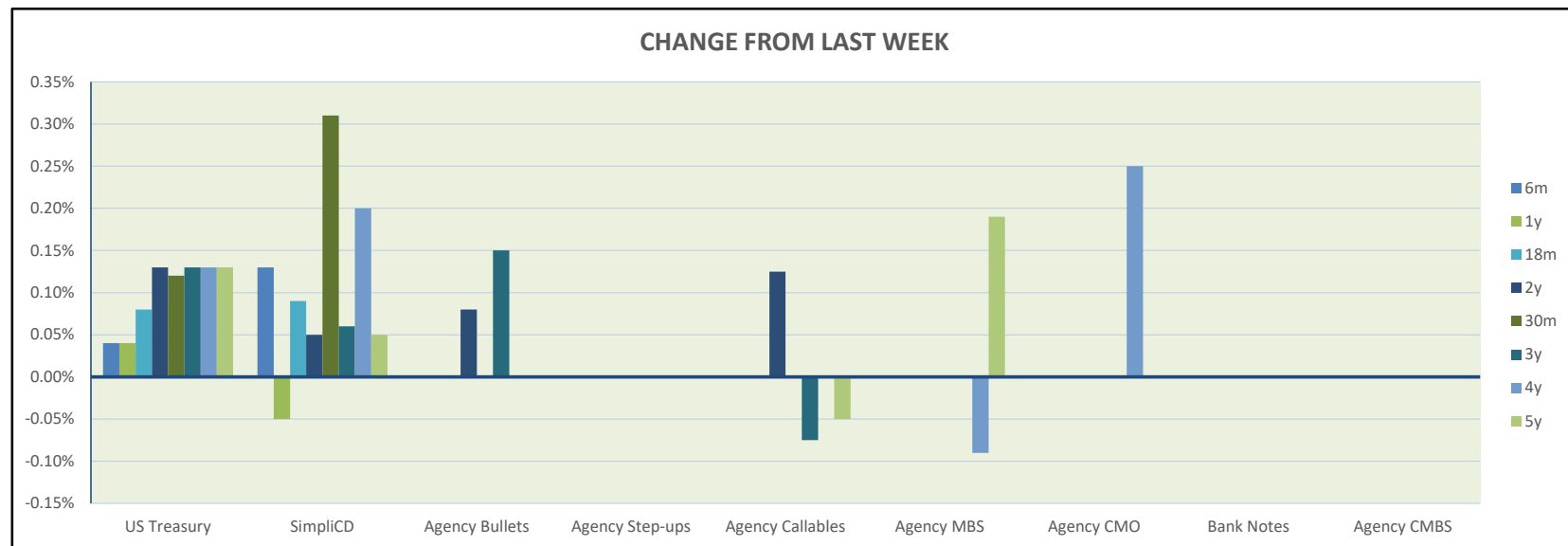


INVESTMENT YIELD COMPARISON



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



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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