undertaking to give advice in any fiduciary capacity within the meaning of ERISA, the

Statistics Sources:

reconstituted and the Telecommunications Services sector was renamed

Money Market Accts.

LIBOR (1-month)

1.72% 7-yr T-Note 1.62%

CPI - Headline

1.80% 10-yr T-Note 1.77%

CPI - Core

2.30% 30-yr T-Bond 2.22%

Money Market Accts.

1.05% 30-yr Fixed Mortgage 3.72%

1-yr CD 2.00% Prime Rate 4.75%

3-yr CD 1.98% Bond Buyer 40 3.62%

5-yr CD 2.05%

Sources: Bankrate.com, Federal Reserve Bank NY, & US Bureau of Labor Statistics. Money Market Accts., CD's, and 30-yr Fixed Rate Mortgage Rates as of 11/25/19, LIBOR and Prime Rate as of 11/19/19, all other data as of 11/22/19.

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