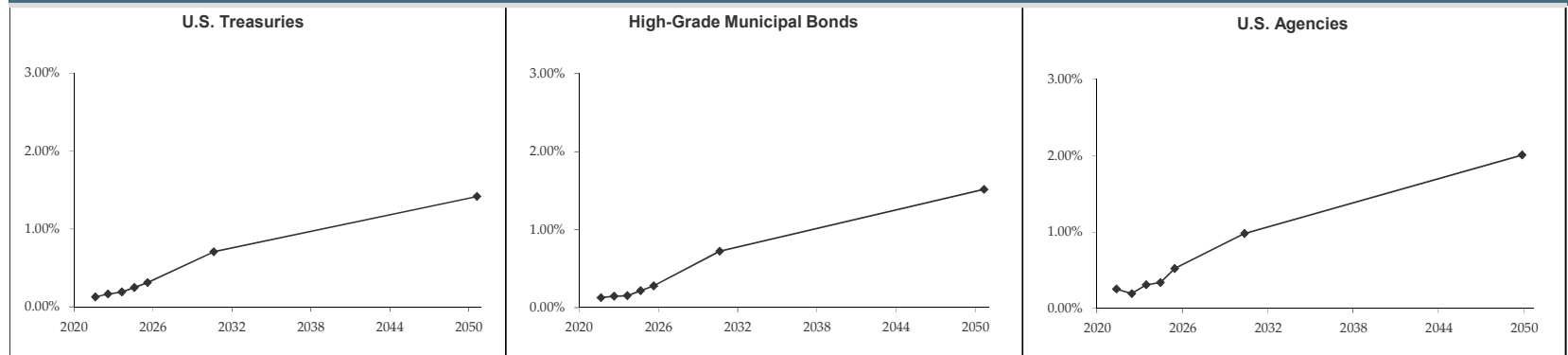


| U.S. Treasury Yields |          |       |
|----------------------|----------|-------|
| Coupon               | Maturity | YTM   |
| 0.000%               | 08/12/21 | 0.13% |
| 0.125%               | 07/31/22 | 0.16% |
| 0.125%               | 08/15/23 | 0.19% |
| 1.750%               | 07/31/24 | 0.25% |
| 0.250%               | 07/31/25 | 0.31% |
| 0.625%               | 08/15/30 | 0.71% |
| 1.375%               | 08/15/50 | 1.41% |

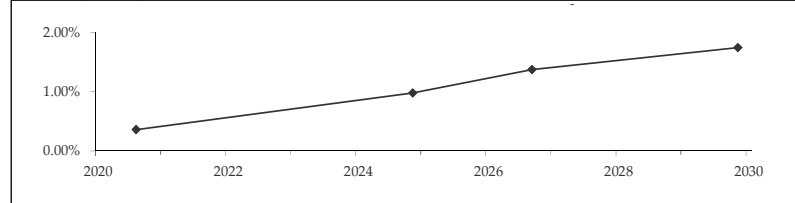
| Municipal Bond Yields <sup>1</sup> |       |                         |
|------------------------------------|-------|-------------------------|
| Maturity                           | YTM   | Tax-Equiv. <sup>2</sup> |
| 08/24/21                           | 0.13% | 0.18%                   |
| 08/24/22                           | 0.15% | 0.21%                   |
| 08/24/23                           | 0.15% | 0.22%                   |
| 08/24/24                           | 0.22% | 0.31%                   |
| 08/24/25                           | 0.28% | 0.40%                   |
| 08/24/30                           | 0.72% | 1.03%                   |
| 08/24/50                           | 1.52% | 2.17%                   |

| U.S. Agency Yields - Active Bonds |        |          |          |       |              |
|-----------------------------------|--------|----------|----------|-------|--------------|
| Agency                            | Coupon | Maturity | Price    | YTM   | To Muni (bp) |
| FNMA                              | 1.250% | 08/17/21 | \$100.97 | 0.25% | +7           |
| FNMA                              | 1.375% | 09/06/22 | \$102.39 | 0.19% | -1           |
| FHLB                              | 3.375% | 09/08/23 | \$109.25 | 0.31% | +9           |
| FHLB                              | 2.875% | 09/13/24 | \$110.19 | 0.34% | +3           |
| FFCB                              | 3.020% | 09/04/25 | \$112.22 | 0.52% | +12          |
| FNMA                              | 0.875% | 08/05/30 | \$99.02  | 0.98% | -5           |
| FFCB                              | 2.760% | 02/03/50 | \$116.65 | 2.01% | -16          |

### Current Yield Curves

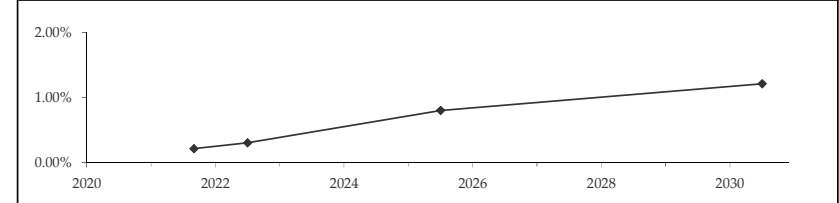


| Corporate Bond Yields        |          |       |                  |  |
|------------------------------|----------|-------|------------------|--|
| Description                  | Price    | YTM   | To Treasury (bp) |  |
| WFC (A2/BBB+) 2.1% 7/26/2021 | \$101.59 | 0.36% | +20              |  |
| JPM (A2/A-) 2.3% 10/15/2025  | \$105.59 | 0.98% | +73              |  |
| JPM (A2/A-) 3% 8/31/2027     | \$97.19  | 1.37% | +106             |  |
| BAC (A2/A-) 2.88% 10/22/2030 | \$109.34 | 1.74% | +104             |  |



The graph shows corporate bond yields from 2020 to 2030. The y-axis represents yield percentage from 0.00% to 2.00%. The x-axis represents years from 2020 to 2030. The yield curve is upward-sloping, starting at approximately 0.36% in 2020 and reaching 1.74% by 2030.

| Bullet & Callable Agency Bond Yields <sup>3</sup> |           |          |       |       |  |
|---|-----------|----------|-------|-------|--|
| Description                                       | Call Date | Price    | YTM   | YTW   |  |
| FFCB 0.2% 9/8/2021                                | 09/08/20  | \$100.01 | 0.21% | 0.21% |  |
| FHLMC 0.32% 7/8/2022                              | 01/08/21  | \$100.05 | 0.30% | 0.30% |  |
| FHLMC 0.8% 7/21/2025                              | 10/21/20  | \$100.00 | 0.80% | 0.80% |  |
| FFCB 1.23% 7/29/2030                              | 07/29/21  | \$100.02 | 1.23% | 1.21% |  |



The graph shows bullet and callable agency bond yields from 2020 to 2030. The y-axis represents yield percentage from 0.00% to 2.00%. The x-axis represents years from 2020 to 2030. The yield curve is upward-sloping, starting at approximately 0.21% in 2020 and reaching 1.21% by 2030.

(1) High-grade municipal bonds. (2) Based on a 30% marginal federal income tax bracket. (3) Graph displays yield to call.

Key: bp - basis points. One basis point is 1/100 of one percent. YTM - yield to maturity; YTC - yield to call.

Factual materials obtained from sources believed to be reliable but cannot be guaranteed. Part II of Form ADV is available upon request. For further information please contact FCI at (800) 615-2536.