



WHAT'S UP ? *

* or down...



Compliments of:
Lanny D. Levin, CLU, ChFC

	June 2022	May 2022	Month's Change	12-Month's Change
Borrowing				
Prime Rate	4.00%	3.50%	0.50%	0.75%
30 year fixed mortgage	5.10%	5.10%	0.00%	2.15%
1 yr. adjustable mortgage	4.20%	3.70%	0.50%	1.61%
LIBOR (12 mo.)	2.70%	2.55%	0.15%	2.44%

Conservative Yields				
U.S. Treasury Bills (90 days)	1.03%	0.82%	0.21%	1.03%
U.S. Treasury Bonds (30 yrs)	3.06%	3.00%	0.06%	0.80%
Tax-Exempt Muni (15 yr AAA)	3.00%	2.55%	0.45%	1.85%

Equity Markets & Gold				
Dow Jones Ind Average	32,990	32,977	13	-1,539
Standard & Poor's 500	4,132	4,132	0	-72
NASDAQ Composite Index	12,081	12,335	-254	-1,668
Gold, per Troy ounce, NY close	\$1,837.90	\$1,896.70	-\$58.80	-\$65.60
Standard & Poor's Div. Yield	1.54%	1.46%	0.08%	0.16%
Standard & Poor's P/E Ratio	21.1	24.1	-3.0	-23.6

IRS Mandated Rates				
Section 7520 rate	3.60%	3.00%	0.60%	2.40%
120% AFMR	3.52%	3.01%	0.51%	2.30%
Applicable Short-term (0-3 yrs)	2.21%	1.85%	0.36%	2.08%
Applicable Mid-term (betw 3 & 9 yrs)	2.93%	2.51%	0.42%	1.91%
Applicable Long-term (over 9 yrs.)	3.11%	2.66%	0.45%	1.03%
Under & Over-payment rate	4.00%	4.00%	0.00%	1.00%

Inflation				
	April-22	March-22		
CPI (1982=100)	289.1	287.5	1.6	22.0
CPI (1967=100)	866.0	861.2	4.8	66.0
Annual Growth of CPI	8.30%	8.50%	-0.20%	4.10%

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LANNY D. LEVIN AGENCY. Inc.
Creating Legacies, Preserving Businesses, and Rewarding Executives
5141 Cote du Rhone Way Sarasota, FL 34238 mobile: 847/863-2860 fax: 847/745-0340
LANNY_LEVIN@LEVINAGENCY.COM