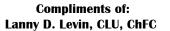


WHAT'S UP?*

* or down...





	July	June	Month's	12-Month'
	2023	2023	Change	Change
	Bori	rowing		
Prime Rate	8.25%	8.25%	0.00%	3.50%
30 year fixed mortgage	6.71%	6.57%	0.14%	1.01%
5 yr. adjustable mortgage	6.09%	5.97%	0.12%	1.59%
LIBOR (12 mo.)	5.91%	5.66%	0.25%	2.30%
		4: X/: 1.1		
II.C. Transcorre Billa (OO dava)		ative Yields	0.110/	2.650/
U.S. Treasury Bills (90 days)	5.28%	5.39%	-0.11%	3.65%
U.S. Treasury Bonds (30 yrs)	3.86%	3.86%	0.00%	0.68%
Tax-Exempt Muni (15 yr AAA)	2.70%	2.85%	-0.15%	-0.50%
	Equity Ma	rkets & Gold		
Dow Jones Ind Average	34,408	32,908	1,500	3,633
Standard & Poor's 500	4,450	4,180	270	665
NASDAQ Composite Index	13,788	12,935	853	2,759
Gold, per Troy ounce, NY close	\$1,919.80	\$1,962.40	-\$42.60	\$112.30
Standard & Poor's Div. Yield	1.57%	1.67%	-0.10%	-0.11%
Standard & Poor's P/E Ratio	19.6	18.4	1.2	-0.8
	IDO M			
C		lated Rates	0.400/	4.000/
Section 7520 rate	4.60%	4.20%	0.40%	1.00%
120% AFMR	4.62%	4.28%	0.34%	1.03%
Applicable Short-term (0-3 yrs)	4.80%	4.43%	0.37%	2.43%
Applicable Mid-term (betw 3 & 9 yrs)	3.85%	3.56%	0.29%	0.86%
Applicable Long-term (over 9 yrs.)	3.98%	3.79%	0.19%	0.76%
Under & Over-payment rate	7.00%	7.00%	0.00%	2.00%
	Infl	ation		
	May-23	April-23		
CPI (1982=100)	304.1	303.4	0.7	11.8
CPI (1967=100)	911.0	908.7	2.3	35.4
Annual Growth of CPI	4.00%	4.90%	-0.90%	-4.60%

Data and rates used were indicative of market conditions as of the date shown and do not constitute a solicitation, offer, or recommendation to purchase or sell a security. Dow Jones Industrial Average is a price-weighted average of 30 actively traded blue chip stocks, primarily industrials. S&P 500 Index is a market index focused on the large-cap segment of the U.S. equities market. NASDAQ composite Index is a market value-weighted index that measures all NASDAQ domestic and non-U.S. based common stocks listed on the NASDAQ stock market. The Consumer Price Index (CPI) is the weighted average of prices of a basket of consumer goods and services and is a commonly used measure of the rate of inflation. Indices are unmanaged and one cannot invest directly in an index. Past performance is not a guarantee of future results. This material was prepared by an independent third party Guardian does not verify and does not guarantee the accuracy or completeness of the information or opinions presented herein. Source: Leimberg & Leclair's Datanet.

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2023-152779 Exp 03/25

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