



WHAT'S UP ? *

* or down...

Compliments of:
Lanny D. Levin, CLU, ChFC



	February 2021	January 2021	Month's Change	12-Month's Change
Borrowing				
Prime Rate	3.25%	3.25%	0.00%	-1.50%
30 year fixed mortgage	2.73%	2.67%	0.06%	-0.78%
1 yr. adjustable mortgage	2.80%	2.71%	0.09%	-0.44%
LIBOR (12 mo.)	0.31%	0.34%	-0.03%	-1.52%

Conservative Yields				
U.S. Treasury Bills (90 days)	0.05%	0.06%	-0.01%	-1.49%
U.S. Treasury Bonds (30 yrs)	1.83%	1.64%	0.19%	-0.17%
Tax-Exempt Muni (15 yr AAA)	0.95%	0.85%	0.10%	-0.40%

Equity Markets & Gold				
Dow Jones Ind Average	29,983	30,606	-623	1,727
Standard & Poor's 500	3,714	3,756	-42	488
NASDAQ Composite Index	13,071	12,888	183	3,920
Gold, per Troy ounce, NY close	\$1,848.10	\$1,896.90	-\$48.80	\$259.60
Standard & Poor's Div. Yield	1.55%	1.61%	-0.06%	-0.27%
Standard & Poor's P/E Ratio	37.8	37.9	-0.1	12.0

IRS Mandated Rates				
Section 7520 rate	0.60%	0.60%	0.00%	-1.60%
120% AFMR	0.67%	0.62%	0.05%	-1.43%
Applicable Short-term (0-3 yrs)	0.12%	0.14%	-0.02%	-1.47%
Applicable Mid-term (betw 3 & 9 yrs)	0.56%	0.52%	0.04%	-1.19%
Applicable Long-term (over 9 yrs.)	1.46%	1.35%	0.11%	-0.69%
Under & Over-payment rate	3.00%	3.00%	0.00%	-2.00%

	Inflation			
	December-20	November-20		
CPI (1982=100)	260.5	260.2	0.3	3.5
CPI (1967=100)	780.3	779.5	0.8	10.5
Annual Growth of CPI	1.40%	1.20%	0.20%	-0.90%

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2019-77428 Exp 4/21

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