



ADVISOR SOLUTIONS

March AFRs Announced

Applicable Federal Rates (AFR) for March 2020 were recently announced.

| March 2020 RATES |        |             |           |         |
|------------------|--------|-------------|-----------|---------|
|                  | ANNUAL | SEMI-ANNUAL | QUARTERLY | MONTHLY |
| Short-Term       | 1.50%  | 1.49%       | 1.49%     | 1.49%   |
| Mid-Term         | 1.53%  | 1.52%       | 1.52%     | 1.52%   |
| Long-Term        | 1.93%  | 1.92%       | 1.92%     | 1.91%   |

The Section 7520\* rate is 1.8%.

| February 2020 RATES |        |             |           |         |
|---------------------|--------|-------------|-----------|---------|
|                     | ANNUAL | SEMI-ANNUAL | QUARTERLY | MONTHLY |
| Short-Term          | 1.59%  | 1.58%       | 1.58%     | 1.57%   |
| Mid-Term            | 1.75%  | 1.74%       | 1.74%     | 1.73%   |
| Long-Term           | 2.15%  | 2.14%       | 2.13%     | 2.13%   |

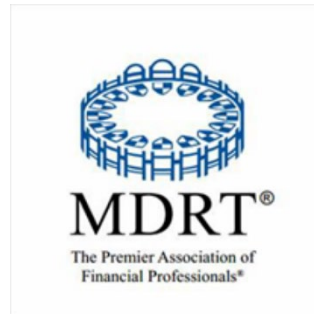
The Section 7520\* rate is 2.2%.

---

**John A. Anderson, CLU**  
Tempewick Wealth Management LLC  
177 Madison Avenue  
Morristown, NJ 07960  
(973) 285-1000

---

FORUM400™



**Visit our website**

Any U.S. federal tax advice contained in this communication, unless otherwise specifically stated, was not intended or written to be used, and cannot be used, for the purpose of (1) avoiding penalties under the Internal Revenue Code or (2) promoting, marketing or recommending to another party any matters addressed herein. The opinions expressed in these articles are those of the author and may not necessarily reflect those held by Kestra Investment Services, LLC (Kestra IS) or Kestra Advisory Services, LLC (Kestra AS). This is for general information only and is not intended to provide specific legal, tax, investment advice or recommendations for any individual. Kestra IS and Kestra AS and its subsidiaries do not provide tax or legal advice.

Comments concerning the past performance are not intended to be forward looking and should not be viewed as an indication of future results. The articles and links provided within this newsletter are for informational purposes and have not been verified for accuracy by Kestra IS and Kestra AS. Use of this newsletter and its articles with clients is prohibited unless written permission has been obtained from the copyright holder. No party assumes liability for any loss or damage resulting from errors or omissions or reliance on or use of this material. All guarantees are subject to the claims-paying ability of the issuing insurance company.

To receive the (2020) Five Star Wealth Manager award, researched and managed by Five Star Professional, a wealth manager must meet 10 objective eligibility and evaluation criteria associated with wealth managers who provide quality services to their clients. (4383) wealth managers in the (New Jersey area) area were considered for the award. (415 award winners) were named 2018 Five Star Wealth Managers which represents 9% of the total wealth managers in the area. Wealth managers do not pay a fee to be considered or placed on the final list of (award year) Five Star Wealth Managers. The Five Star award is not indicative of the wealth manager's future performance

Securities offered through Kestra Investment Services, LLC (Kestra IS), Member FINRA / SIPC. Investment Advisory Services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Kestra IS and Kestra AS are not affiliated with Tempewick Wealth Management LLC or any other entity listed. This material is for informational purposes only and is not meant as Tax or Legal advice. Please consult with your tax or legal advisor regarding your personal situation.