



## WHAT'S UP ? \*

\* or down...



**Compliments of:  
Lanny D. Levin, CLU, ChFC**

	April 2021	March 2021	Month's Change	12-Month's Change
<b>Borrowing</b>				
Prime Rate	3.25%	3.25%	0.00%	0.00%
30 year fixed mortgage	3.17%	2.97%	0.20%	-0.33%
1 yr. adjustable mortgage	2.84%	2.99%	-0.15%	-0.50%
LIBOR (12 mo.)	0.29%	0.28%	0.01%	-0.67%

<b>Conservative Yields</b>				
U.S. Treasury Bills (90 days)	0.02%	0.03%	-0.01%	-0.04%
U.S. Treasury Bonds (30 yrs)	2.41%	2.15%	0.26%	1.09%
Tax-Exempt Muni (15 yr AAA)	1.20%	1.05%	0.15%	-0.20%

<b>Equity Markets &amp; Gold</b>				
Dow Jones Ind Average	32,982	30,932	2,050	11,065
Standard & Poor's 500	3,973	3,811	162	1,388
NASDAQ Composite Index	13,247	13,192	55	5,547
Gold, per Troy ounce, NY close	\$1,708.80	\$1,735.60	-\$26.80	\$131.70
Standard & Poor's Div. Yield	1.48%	1.50%	-0.02%	-0.93%
Standard & Poor's P/E Ratio	40.5	38.8	1.7	20.4

<b>IRS Mandated Rates</b>				
Section 7520 rate	1.00%	0.80%	0.20%	-0.20%
120% AFMR	1.07%	0.74%	0.33%	-0.83%
Applicable Short-term (0-3 yrs)	0.11%	0.11%	0.00%	-0.80%
Applicable Mid-term (betw 3 & 9 yrs)	0.89%	0.62%	0.27%	-0.10%
Applicable Long-term (over 9 yrs.)	1.98%	1.62%	0.36%	0.54%
Under & Over-payment rate	3.00%	3.00%	0.00%	-2.00%

	<b>Inflation</b>			
	February-21	January-21		
CPI (1982=100)	263.0	261.6	1.4	4.3
CPI (1967=100)	787.9	783.6	4.3	13.0
Annual Growth of CPI	1.70%	1.40%	0.30%	-0.60%

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