



WHAT'S UP ? *

* or down...



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

	March 2021	February 2021	Month's Change	12-Month's Change
Borrowing				
Prime Rate	3.25%	3.25%	0.00%	-1.50%
30 year fixed mortgage	2.97%	2.73%	0.24%	-0.48%
1 yr. adjustable mortgage	2.99%	2.80%	0.19%	-0.21%
LIBOR (12 mo.)	0.28%	0.31%	-0.03%	-1.37%

	March 2021	February 2021	Month's Change	12-Month's Change
Conservative Yields				
U.S. Treasury Bills (90 days)	0.03%	0.05%	-0.02%	-1.24%
U.S. Treasury Bonds (30 yrs)	2.15%	1.83%	0.32%	0.47%
Tax-Exempt Muni (15 yr AAA)	1.05%	0.95%	0.10%	-0.10%

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Equity Markets & Gold				
Dow Jones Ind Average	30,932	29,983	949	5,523
Standard & Poor's 500	3,811	3,714	97	857
NASDAQ Composite Index	13,192	13,071	121	4,625
Gold, per Troy ounce, NY close	\$1,735.60	\$1,848.10	-\$112.50	\$150.10
Standard & Poor's Div. Yield	1.50%	1.55%	-0.05%	-0.55%
Standard & Poor's P/E Ratio	38.8	37.8	1.0	16.0

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IRS Mandated Rates				
Section 7520 rate	0.80%	0.60%	0.20%	-1.00%
120% AFMR	0.74%	0.67%	0.07%	-1.09%
Applicable Short-term (0-3 yrs)	0.11%	0.12%	-0.01%	-1.39%
Applicable Mid-term (betw 3 & 9 yrs)	0.62%	0.56%	0.06%	-0.91%
Applicable Long-term (over 9 yrs.)	1.62%	1.46%	0.16%	-0.31%
Under & Over-payment rate	3.00%	3.00%	0.00%	-2.00%

	January-21	December-20	Month's Change	12-Month's Change
Inflation				
CPI (1982=100)	261.6	260.5	1.1	3.6
CPI (1967=100)	783.6	780.3	3.3	10.8
Annual Growth of CPI	1.40%	1.40%	0.00%	5.00%

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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