



ADVISOR SOLUTIONS

April AFRs Announced

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

| April 2020 RATES | | | | |
|------------------|--------|-------------|-----------|---------|
| | ANNUAL | SEMI-ANNUAL | QUARTERLY | MONTHLY |
| Short-Term | .91% | .91% | .91% | .91% |
| Mid-Term | .99% | .99% | .99% | .99% |
| Long-Term | 1.44% | 1.43% | 1.43% | 1.43% |

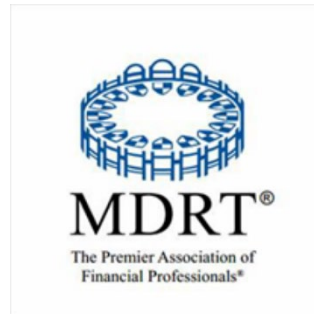
The Section 7520* rate is 1.2%.

| 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%.

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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

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