



WHAT'S UP ? *

* or down...



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

	June 2021	May 2021	Month's Change	12-Month's Change
Borrowing				
Prime Rate	3.25%	3.25%	0.00%	0.00%
30 year fixed mortgage	2.95%	2.98%	-0.03%	-0.20%
1 yr. adjustable mortgage	2.59%	2.64%	-0.05%	-0.54%
LIBOR (12 mo.)	0.26%	0.28%	-0.02%	-0.42%

Conservative Yields				
U.S. Treasury Bills (90 days)	0.00%	0.00%	0.00%	-0.12%
U.S. Treasury Bonds (30 yrs)	2.26%	2.30%	-0.04%	0.85%
Tax-Exempt Muni (15 yr AAA)	1.15%	1.05%	0.10%	0.15%

Equity Markets & Gold				
Dow Jones Ind Average	34,529	33,875	654	9,146
Standard & Poor's 500	4,204	4,181	23	1,160
NASDAQ Composite Index	13,749	13,963	-214	4,259
Gold, per Troy ounce, NY close	\$1,903.50	\$1,769.10	\$134.40	\$174.80
Standard & Poor's Div. Yield	1.38%	1.37%	0.01%	-0.66%
Standard & Poor's P/E Ratio	44.7	42.6	2.1	18.3

IRS Mandated Rates				
Section 7520 rate	1.20%	1.20%	0.00%	0.60%
120% AFMR	1.22%	1.28%	-0.06%	0.70%
Applicable Short-term (0-3 yrs)	0.13%	0.13%	0.00%	-0.05%
Applicable Mid-term (betw 3 & 9 yrs)	1.02%	1.07%	-0.05%	0.59%
Applicable Long-term (over 9 yrs.)	2.08%	2.16%	-0.08%	1.07%
Under & Over-payment rate	3.00%	3.00%	0.00%	-2.00%

	Inflation			
	April-21	March-21		
CPI (1982=100)	267.1	264.9	2.2	10.7
CPI (1967=100)	800.0	793.5	6.5	32.0
Annual Growth of CPI	4.20%	2.60%	1.60%	3.90%

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