



# Fixed Income Offering Report

**Prepared For:** CD Buyer



**Prepared By:** Michael Hauser, CPA

**Title:** Personal Financial Specialist

**Firm:** Hauser Group Wealth Management

**Phone:** 314-822-0344

**Email:** [mike@hausergroupwm.com](mailto:mike@hausergroupwm.com)

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Avail (000's)	Description	State Restr.	Rating	Coupon	Freq.	Maturity	YTW	Net Y	YTM	Price	Settlement
Min. Qty	CUSIP	Insurance	Underlying	Type	Term	Next Call	TEY	TEY	TEY	Income	Market
1699 1	02589AED0	American Express NB	none FDIC	-/- -/-	4.900 Fixed	SA 3 Years	11/10/2025	4.900	4.900	100.000 \$83,251.00	11/09/2022 New Issue
4568 1	14042RVM0	Capital One Bank NA CD	none FDIC	-/- -/-	4.900 Fixed	SA 3 Years	11/10/2025	4.900	4.900	100.000 \$223,832.00	11/09/2022 New Issue
1489 1	40449HAE7	HABIB AMERICAN BANK NEW YORK	FDIC	-/- -/-	4.400 Fixed	SA 1.5 Years	10/28/2024	4.875	4.875	99.114 \$65,516.00	11/08/2022 Secondary
1250 1	02589AEC2	American Express NB	none FDIC	-/- -/-	4.850 Fixed	SA 2 Years	11/12/2024	4.850	4.850	100.000 \$60,625.00	11/09/2022 New Issue
4129 1	14042RVJ7	Capital One Bank NA CD	none FDIC	-/- -/-	4.850 Fixed	SA 2 Years	11/12/2024	4.850	4.850	100.000 \$200,256.50	11/09/2022 New Issue
1689 1	40449HAF4	HABIB AMERICAN BANK NEW YORK	FDIC	-/- -/-	4.350 Fixed	SA 17 Months	04/29/2024	4.843	4.843	99.304 \$73,471.50	11/08/2022 Secondary
47 25	14042RVH1	CAPITAL ONE, NATIONAL ASSOCIATION	NONE FDIC	-/- -/-	4.800 Fixed	SA 3 Years	11/03/2025	4.841	4.841	99.884 \$2,256.00	11/08/2022 Secondary
302 1	32112UEG2	FNB OF MCGREGOR TX	NONE FDIC	-/- -/-	4.800 Fixed	MO 2 Years	11/18/2024	4.800	4.800	100.000 \$13,860.56	11/17/2022 New Issue
2000 1	05580AS47	BMW Bank of NA CD	OH FDIC	-/- -/-	4.800 Fixed	SA 2.5 Years	05/12/2025	4.800	4.800	100.000 \$96,000.00	11/10/2022 New Issue
61 1	90348J6Z8	UBS BANK USA	NONE FDIC	-/- -/-	4.800 Fixed	MO 3 Years	11/10/2025	4.800	4.800	100.000 \$2,928.00	11/09/2022 New Issue
1560 1	05580AS39	BMW Bank of NA CD	OH FDIC	-/- -/-	4.800 Fixed	SA 3 Years	11/10/2025	4.800	4.800	100.000 \$74,880.00	11/10/2022 New Issue
2546 1	02007GC68	Ally Bank CD	NONE FDIC	-/- -/-	4.800 Fixed	SA 3 Years	11/10/2025	4.800	4.800	100.000 \$122,208.00	11/10/2022 New Issue
460 1	254673Z25	Discover Bank	FDIC	-/- -/-	4.800 Fixed	SA 3 Years	11/10/2025	4.800	4.800	100.000 \$22,080.00	11/08/2022 New Issue
21,800		Total Par & No. Line Items	13								Effective Tax Rate = 37.00%

## Legend:

AMT: Alternative Minimum Tax, Attr: Attributes, BPS: Basis Points, BQ: Bank Qualified, C: Callable, CB: Corporate Bond, CD: Certificate of Deposit, Chng: Change, Corp: Corporate Bond, CV: Convertible, EC: Extraordinary Call, E.PX: End Price, Est: Estimated, ETM: Escrowed to Maturity, GB: Green Bond, Insr: Insurance, Int.: Interest, MI: Material Information, MN: Material News, Mtrl Info: Material Information, MUNI: Municipal Bond, NC: Non-Callable, OID: Original Issue Discount, Prem Call: Premium Call, PreRe: Pre-refunded, Pt: Puttable, R: Refunded, Rev: Revenue, RF: Forward Refunded, Settle: Settlement Date, SF/Sinker: Sinking Fund, S.Px: Start Price, STEP: Stepped Coupon, Structure: Structured Security, Survivor Opt (SO): Survivor Option, Taxable: Federally Taxable, TBCO: Tobacco, Trea: Treasury Bond, Under: Underlying Credit Ratings, UST/TREAS: U.S. Treasury, X-O Refunded Cross-over Refunded, Yrs: Years, YTW: Yield to Worst, YTM: Yield to Maturity, \*: Powered by Bing

## Disclaimer:

All offerings are meant for consideration and are not recommendations on the part of LPL Financial. This information shall not be construed as an offer to buy, sell or hold securities, nor shall it be construed to be investment advice. The purchase and liquidation of investments must be based on an individual's risk tolerance, investment horizon, and investment objective. The content is for informational purposes only. All information is from sources believed to be reliable, but cannot be guaranteed. LPL Financial makes no warranties expressed or implied as to the accuracy of the information. All offerings are subject to availability with prices and yields subject to change. Offerings are subject but not limited to the following risks: Quality/Default Risk- Potential deterioration of financial health and subsequent downgrade in rating resulting in a potential decline in market value and/or default; Interest Rate Risk- Market value decline as interest rates rise; Reinvestment Risk- Reinvestment of interest income or principal at lower rates in a declining rate environment; Liquidity- Inability to liquidate prior to maturity. Premiums Paid (price above par/100) - May be worth less than originally invested when sold prior to maturity or upon maturity redemption. Inflation Risks - The yield to call or maturity may not outperform the rate of inflation for the term of the investment

The offerings that appear on this worksheet may not provide a fair or balanced comparison. Therefore, carefully evaluate the offerings' individual characteristics in order to make an informed decision. Factors such as rating agencies' outlook, issuers' financials, call features and principal/interest income source can widely vary between issues. When considering "bond swaps" considerations should include but not limited to: rating/quality, coupon rates/returns, call features, and tax benefits.

Interest income from municipal bonds may be subject to the alternative minimum tax. Municipal bonds are federally tax-free but other state and local taxes may apply.

CD's are FDIC Insured and offer a fixed rate of return if held to maturity.

Agencies securities are subject to additional risk including prepayment and extension risk.

Duration is a measure of the sensitivity of the price (the value of principal) of a fixed-income investment to a change in interest rates. It is expressed as a number of years. Rising interest rates mean falling bond prices, while declining interest rates mean rising bond prices. The bigger the duration number, the greater the interest-rate risk or reward for bond prices.

Ratings are subject to change. Below are the definitions of only one rating agency as there are others which may define their ratings differently

Investors should consult their financial advisor for more information prior to investing.

## S&P Rating Scale Definitions:

AAA An obligation rated 'AAA' has the highest rating assigned by Standard & Poor's. The obligor's capacity to meet its financial commitment on the obligation is extremely strong.

AA An obligation rated 'AA' differs from the highest-rated obligations only to a small degree. The obligor's capacity to meet its financial commitment on the obligation is very strong.

A An obligation rated 'A' is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligations in higher-rated categories. However, the obligor's capacity to meet its financial commitment on the obligation is still strong.

BBB An obligation rated 'BBB' exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity of the obligor to meet its financial commitment on the obligation.

BB, B, CCC, CC, and C Obligations rated 'BB', 'B', 'CCC', 'CC', and 'C' are regarded as having significant speculative characteristics. 'BB' indicates the least degree of speculation and 'C' the highest. While such obligations will likely have some quality and protective characteristics, these may be outweighed by large uncertainties or major exposures to adverse conditions.

D An obligation in payment default.

\*The ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.