



Fixed Income Offering Report

Prepared For: CD Buyers



Prepared By: Michael Hauser, CPA

Title: Personal Financial Specialist

Firm: Hauser Group Wealth Management

Phone: 314-822-0344

Email: mike@hausergroupwm.com

Dated: Nov 09, 2022

Avail (000's)	Description	State Restr.	Rating	Coupon	Freq.	Maturity	YTW	Net Y	YTM	Price	Settlement	
Min. Qty	CUSIP	Coupon Details	Insurance	Underlying	Type	Term	Next Call	TEY	TEY	TEY	Income	Market
1856 1	69355NBA2	PNC BANK, NATIONAL ASSOCIATION	FDIC	-/-	4.700	MAT	11/15/2023	4.700	4.700	100.000	11/15/2022	
				-/-	Fixed	12 Months				\$87,232.00	New Issue	
1275 1	316777YB1	FIFTH THIRD BANK	NONE	-/-	4.700	MAT	11/16/2023	4.700	4.700	100.000	11/16/2022	
			FDIC	-/-	Fixed	12 Months				\$59,925.00	New Issue	
2019 1	78658RKM2	Safra National Bank of New York		-/-	4.600	MAT	11/22/2023	4.600	4.600	100.000	11/23/2022	
			FDIC	-/-	Fixed	12 Months				\$92,619.55	New Issue	
4736 1	69355NAZ8	PNC BANK, NATIONAL ASSOCIATION	FDIC	-/-	4.600	MAT	08/15/2023	4.600	4.600	100.000	11/15/2022	
				-/-	Fixed	9 Months				\$162,944.35	New Issue	
4325 1	828373LE8	Silvergate Bank (CA)	NONE	-/-	4.600	MAT	11/22/2023	4.600	4.600	100.000	11/22/2022	
			FDIC	-/-	Fixed	12 Months				\$198,950.00	New Issue	
19753 1	060243JJ2	BANGOR SAVINGS BANK	ME	-/-	4.600	MAT	11/22/2023	4.600	4.600	100.000	11/23/2022	
			FDIC	-/-	Fixed	12 Months				\$906,148.58	New Issue	
14171 1	57308MAA8	MARTHA'S VINEYARD BANK	NONE	-/-	4.550	MO	07/24/2023	4.550	4.550	100.000	11/23/2022	
			FDIC	-/-	Fixed	8 Months				\$431,644.72	New Issue	
5803 1	87164DUN8	Synovus Bank	None	-/-	4.550	MAT	08/17/2023	4.550	4.550	100.000	11/17/2022	
			FDIC	-/-	Fixed	9 Months				\$197,484.83	New Issue	
14932 1	32026UYU4	FIRST FOUNDATION BAN	CA, HI, NV	-/-	4.550	MAT	08/21/2023	4.550	4.550	100.000	11/21/2022	
			FDIC	-/-	Fixed	9 Months				\$508,158.46	New Issue	
2262 1	02554BDU2	American Eagle Bank (NC)	NONE	-/-	4.550	MAT	11/17/2023	4.550	4.550	100.000	11/18/2022	
			FDIC	-/-	Fixed	12 Months				\$102,639.02	New Issue	
2500 1	84228LAE3	Southern Bank and Trust Company (NC)	NONE	-/-	4.550	MAT	11/17/2023	4.550	4.550	100.000	11/18/2022	
			FDIC	-/-	Fixed	12 Months				\$113,438.36	New Issue	
1609 1	316777YC9	FIFTH THIRD BANK	NONE	-/-	4.500	MAT	05/16/2023	4.500	4.500	100.000	11/16/2022	
			FDIC	-/-	Fixed	6 Months				\$35,904.95	New Issue	
4785 1	828373LD0	Silvergate Bank (CA)	NONE	-/-	4.500	MAT	08/22/2023	4.500	4.500	100.000	11/22/2022	
			FDIC	-/-	Fixed	9 Months				\$161,051.30	New Issue	
3542 1	02007GD59	Ally Bank CD	none	-/-	4.500	MAT	11/17/2023	4.500	4.500	100.000	11/17/2022	
			FDIC	-/-	Fixed	12 Months				\$159,390.00	New Issue	
14 1	13005CBU4	California Bank of Commerce	NONE	-/-	4.500	MAT	11/22/2023	4.500	4.500	100.000	11/22/2022	
			FDIC	-/-	Fixed	12 Months				\$630.00	New Issue	
83,582		Total Par & No. Line Items	15								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.