



Fixed Income Offering Report

Prepared For: Corporate Bond Buyer



Prepared By: Michael Hauser, CPA

Title: Personal Financial Specialist

Firm: Hauser Group Wealth Management

Phone: 314-822-0344

Email: mike@hausergroupwm.com

Dated: Nov 04, 2022

Avail (000's) Min. Qty	CUSIP	Description Coupon Details	Attributes Insurance	Rating Underlying	Coupon Type	Maturity Next Call	YTW TEY	Net Y TEY	YTM TEY	Price Income	Settlement Market
250 1	38141GZV9	GOLDMAN SACHS GROUP, INC.		A2/BBB+ -/-	5.700 Fixed	11/01/2024	5.132	5.132	5.132	101.056 \$14,250.00	11/08/2022 Secondary
175 15	665859AP9	NORTHERN TRUST CORPORATION		A2/A -/-	3.950 Fixed	10/30/2025	4.819	4.819	4.819	97.616 \$6,912.50	11/08/2022 Secondary
100 2	025816CV9	AMERICAN EXPRESS COMPANY		A2/BBB+ -/-	3.375 Fixed	05/03/2024	4.735	4.735	4.735	98.070 \$3,375.00	11/08/2022 Secondary
175 15	69371RS23	PACCAR FINANCIAL CORP		A1/A+ -/-	4.950 Fixed	10/03/2025	4.678	4.678	4.678	100.725 \$8,662.50	11/08/2022 Secondary
100 2	89236TKC8	TOYOTA MOTOR CREDIT CORP.		A1/A+ -/-	3.950 Fixed	06/30/2025	4.620	4.620	4.620	98.346 \$3,950.00	11/08/2022 Secondary
40 15	24422EWJ4	JOHN DEERE CAPITAL CORPORATION		A2/A -/-	4.050 Fixed	09/08/2025	4.617	4.617	4.617	98.505 \$1,620.00	11/08/2022 Secondary
100 2	38141GVM3	GOLDMAN SACHS GROUP, INC.		A2/BBB+ -/-	4.000 Fixed	03/03/2024	4.598	4.598	4.598	99.238 \$4,000.00	11/08/2022 Secondary
600 200	40428HTA0	HSBC USA, INC.		A1/A- -/-	3.750 Fixed	05/24/2024	4.564	4.564	4.564	98.797 \$22,500.00	11/08/2022 Secondary
1,540		Total Par & No. Line Items	8				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.