

KEY RISK INVESTMENT CONSIDERATIONS

There are a number of key variables to take a when investing in bonds: the bond's maturity, redemption features, credit quality, interest rate, price, yield and tax status. Together, these factors help determine the value of your bond investment and the degree to which it matches your financial objectives.

DEFINITIONS

PMY Premium Rate Premium Bond	YTM 17 years of 10 American Short-term Income	SPY S&P 500 Short-term Bond
PMY PMY Fixed Rate Treasury Bond	YTM YTM to maturity	YTM Yield to maturity common stock rate
PMY Credit Risk of Bond	PMY Credit Risk of Bond	PMY Inflation

This document is not a financial statement or a recommendation, and it is not intended to be used as such. It is intended to provide information.