

KEY BOND INVESTMENT CONSIDERATIONS

There are a number of key variables to look at when choosing a bond: the bond's maturity, coupon frequency, credit quality, interest rate, price, yield and tax status. Together, these factors help determine the value of your bond investment and the days to maturity of individual bonds (see Special Analysis).

AAA Municipal Bond Return: **YTM** 11.14% vs. New York Market average: **WYLD** 10.66% (New York State)

YTM Fixed Rate Treasury Bond: **YTM** 11.14% vs. New York Market average: **WYLD** 10.66% (New York State)

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The amounts of any fund's realized gains or losses (or its liabilities) are subject to audit and verification.