

Yields for CD's, Treasuries and Bonds

% yield* on:	6 mos	12 mos	18 mos	2 years	5 years	10 years	30 years	Comments
US Treasuries	0.06	---	---	0.27	1.06	2.17	3.17	Safest
Muni Bonds ^{AAA}	---	0.28	---	0.43	1.31	2.43	3.68	Some risk
Corp Bonds ^{AAA}	---	---	---	0.75	1.64	3.07	3.96 ⁽²⁵⁾	Some risk
CD's	0.25	0.45	0.80	1.10	2.00	2.85	---	Review conditions
Funds	Symbol	Yield	% Fee	Duration	% Load			
Money Market Fund	VMMXX	0.03	0.23	2 mos.	0			Commitment to constant \$1 net asset value (NAV)
Short-term Treasuries	VFISX	0.27	0.22	2.2 yrs.	0			Not federally insured
Ultra-short Bond Fund	FUBAX **	0.38	0.63	6 mos.	1.5			Not federally insured
Short-term Bond indx ^{70/30 US/corp}	VBISX	0.76	0.22	2.6 yrs.	0			Not federally insured
Floating Rate High Income	FFRHX **	4.48	0.73	---	0			Higher risk, bank loans
TIPS	VIPSX	-0.28	0.22	8.5 yrs.	0			Add inflation (now 3.8%) to principal semi-annually, then add interest

* Yield is prior 7 days average yield, annualized (SEC yield) ** Fidelity fund