



***Anthem Financial Club***

# **DISCLAIMER**



**We Are A “For Information Only” Club**



**Your Investment Decisions Are Your Own!**

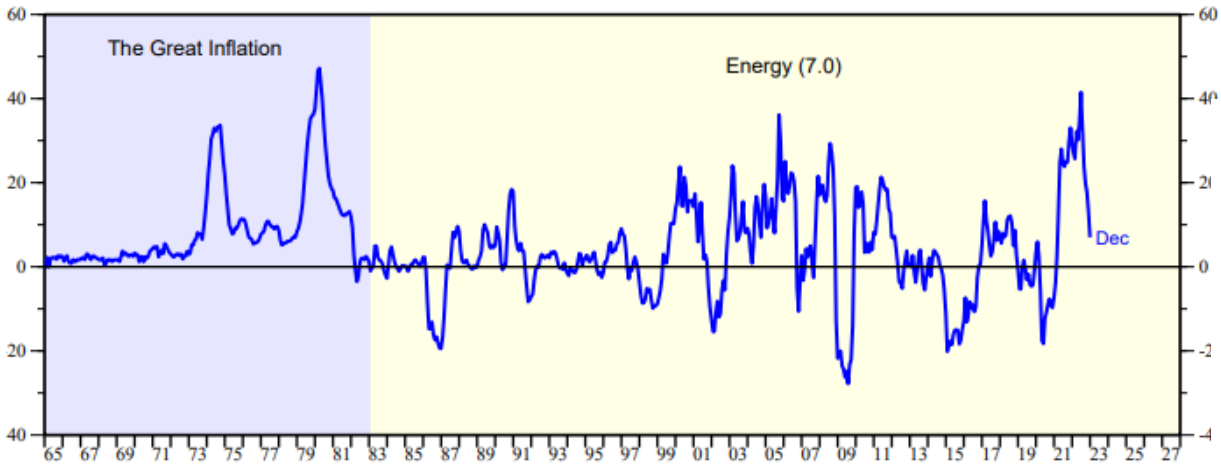
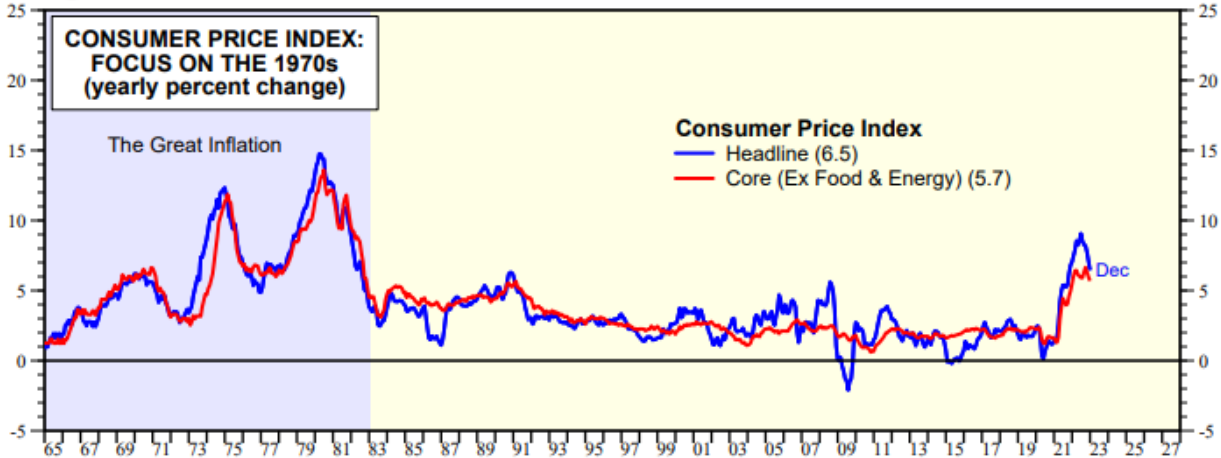


**John Michel is NOT a Financial Advisor**

**All Participating in the Financial Club’s Discussion Groups are  
Required to be paid members of the Financial Club**

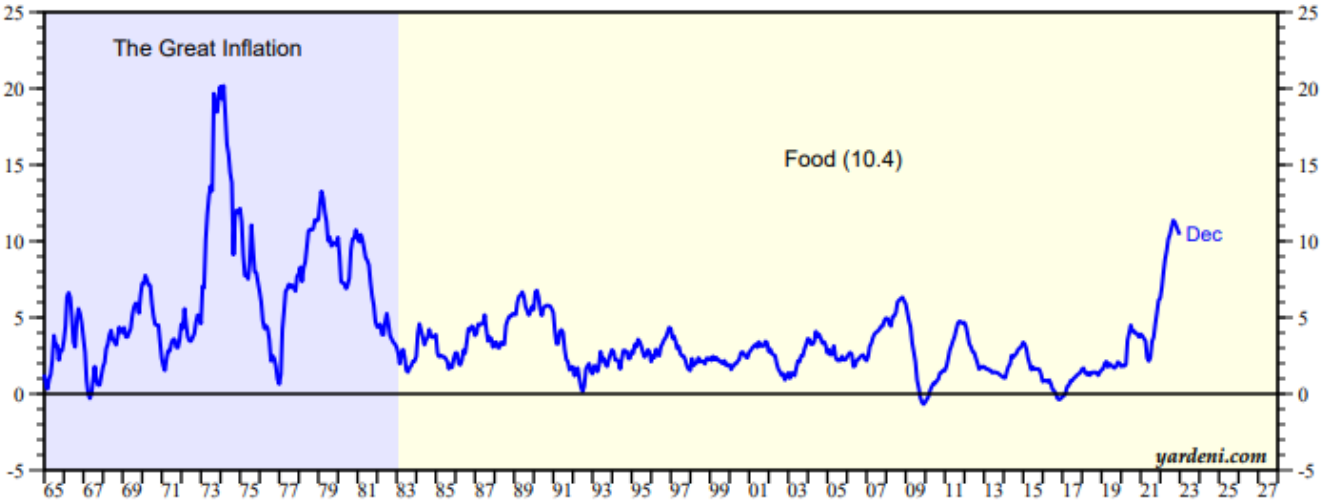
# Price Inflation

Figure 1.



Yardeni Research, Inc.  
www.yardeni.com

## Compare Inflation (1970's with 2022)



Source: Bureau of Labor Statistics.

# 30 Year Treasury Rate from 1977 to Today





## Bond Yield Table

The Fidelity Bond Yield Table provides a quick and easy way to scan yields across the yield curves of various bond types at various maturities,


View by: **Highest Yield**


[Pop out the yield table](#)

<a href="#">Understanding This Table</a>	3mo	6mo	9mo	1yr	2yr	3yr	5yr	10yr	20yr	30yr+
CDs (New Issues)	4.45%	4.55%	4.65%	4.80%	4.65%	4.70%	4.75%	4.40%	--	--
<b>BONDS</b>										
U.S. Treasury	4.73%	4.81%	4.81%	4.82%	4.32%	3.94%	3.67%	3.51%	3.78%	3.65%
U.S. Treasury Zeros	4.44%	4.53%	4.69%	4.63%	4.19%	3.83%	3.69%	3.70%	3.90%	3.55%
Agency/GSE	4.69%	4.81%	4.85%	4.85%	4.87%	5.05%	5.06%	5.79%	4.51%	4.56%
Corporate (Aaa/AAA)	4.02%	4.69%	4.64%	4.75%	4.24%	4.01%	3.94%	3.89%	4.28%	4.79%
Corporate (Aa/AA)	4.63%	4.79%	4.72%	4.84%	4.67%	4.71%	4.45%	4.74%	4.60%	5.22%
Corporate (A/A)	4.82%	5.16%	5.00%	6.10%	6.59%	5.01%	6.08%	5.73%	5.47%	5.43%
Corporate (Baa/BBB)	4.86%	5.16%	5.28%	5.41%	6.12%	6.77%	7.40%	6.54%	6.67%	7.00%
Municipal (Aaa/AAA)	2.81%	2.94%	2.66%	2.99%	2.85%	2.64%	3.33%	3.65%	4.01%	3.27%
Municipal (Aa/AA)	3.10%	3.24%	2.93%	3.05%	2.98%	3.14%	3.40%	3.85%	4.36%	4.37%
Municipal (A/A)	3.10%	3.10%	3.16%	3.01%	2.99%	3.27%	3.52%	3.91%	4.26%	4.50%
Taxable Municipal*	4.54%	4.73%	4.72%	5.00%	4.60%	5.00%	4.77%	5.14%	5.59%	5.57%

AS OF 12:40 PM ET 02/03/2023. YIELDS MAY BE DELAYED UP TO 15 MINUTES.

# Top Banking Accounts for February 6, 2023

Featured Savings Products ⓘ	APY ⓘ	Min. Balance for APY
Deposit your money and earn back interest with a savings account. You can withdraw and earn the stated APY.		
SAVINGS		
 ★★★★★ ⓘ SAVINGS ACCOUNT Member FDIC Promoted offer : It only takes about 5 minutes to open a fee-free account.	3.40%	\$0
Feb 6, 2023		
SAVINGS \$100 Cash Bonus		
<b>Marcus:</b> by Goldman Sachs® Goldman Sachs Bank USA. Member FDIC. ★★★★★ ⓘ SAVINGS ACCOUNT Member FDIC	3.30%	\$0
Feb 6, 2023		

Featured CD Products ⓘ	APY ⓘ	Term	Min. Deposit
Deposit your money for a set period of time while earning more interest than most savings accounts.			
CD			
 ★★★★★ ⓘ Member FDIC Promoted offer : Get peace of mind with fixed rates and guaranteed returns	5.00%	11mo	\$0
Feb 6, 2023			
CD			
<b>Marcus:</b> by Goldman Sachs® Goldman Sachs Bank USA. Member FDIC. ★★★★★ ⓘ Member FDIC	4.40%	1yr	\$500
Feb 6, 2023			

# New issue CDs by top rates:

All CDs	3mo 4.50	6mo 4.70	9mo 4.75	1yr 4.80	18mo 4.70	2yr 4.65	3yr 4.65	4yr 4.70	5yr 4.70	10yr 4.75
Description	Coupon	Coupon Frequency	Maturity Date ▲	Fractional CD	Yield	Call Protected	Settlement Date	Quantity Available	Attributes	Period
COASTAL STATES BANK	4.500	AT MATURITY	05/15/2023	No	4.500	Yes	02/14/2023	7,386	CP SFP FDIC SO	3 MO
STATE BANK OF INDIA	4.700	AT MATURITY	08/14/2023	No	4.700	Yes	02/13/2023	2	CP SFP FDIC SO SKY	6 MO
JP MORGAN CHASE	4.750	AT MATURITY	11/15/2023	No	4.750	No	02/15/2023	16,292	SFP FDIC SO	9 MO
JP MORGAN CHASE	4.800	ANNUAL	02/15/2024	No	4.800	No	02/15/2023	95,367	SFP FDIC SO	1 YR
WELLS FARGO BANK NA	4.700	MONTHLY	08/15/2024	Yes	4.700	Yes	02/15/2023	38,468	CP SFP FDIC SO	18 MO
GRAND SAVINGS BANK	4.650	MONTHLY	02/21/2025	No	4.650	No	02/22/2023	220	SFP FDIC SO	2 YR
PEOPLES SECURITY BK &TR	4.650	SEMIANNUAL	02/17/2026	No	4.650	No	02/14/2023	970	SFP FDIC SO	3 YR
JEFFERSON BANK	4.700	MONTHLY	02/22/2027	No	4.700	No	02/22/2023	508	SFP FDIC SO	4 YR
SIGNATURE BANK OF ARKANSAS	4.700	MONTHLY	02/24/2027	No	4.700	No	02/24/2023	998	SFP FDIC SO	4 YR
LEGACY BANK	4.700	MONTHLY	02/15/2028	No	4.700	No	02/15/2023	2,475	SFP FDIC SO	5 YR
BOKF, NATIONAL ASSOCIATION	4.750	QUARTERLY	02/15/2033	No	4.750	No	02/15/2023	4,863	SFP FDIC SO SKY	10 YR

# Mutual Funds

## Fund Type Corporate Bond


Name	Morningstar Category	YTD # (Daily)	1 Yr	3 Yr	5 Yr	10 Yr
Fidelity® Corporate Bond Fund (FCBFX)	Corporate Bond	+5.61%	-9.83%	-2.36%	+1.43%	+2.50%
PIMCO Climate Bond Fund Class A (PCEBX)	Corporate Bond	+4.39%	-12.91%	-2.70%	--	--
Federated Hermes Corporate Bond Fund Class A Shares (FDBAX)	Corporate Bond	+4.67%	-14.67%	-2.44%	+0.51%	+2.17%
Lord Abbett Income Fund Class A (LAGVX)	Corporate Bond	--	-15.45%	-2.58%	+0.32%	+2.10%
Columbia Corporate Income Fund Class A (LIAX)	Corporate Bond	+5.48%	-15.56%	-2.44%	+0.57%	+1.76%
Calvert Income Fund Class A (CFICX)	Corporate Bond	+5.67%	-15.57%	-2.41%	+0.61%	+1.78%
American Funds Corporate Bond Fund Class F-1 (BFCFX)	Corporate Bond	+4.95%	-15.99%	-2.40%	+0.55%	+2.23%
PIMCO Investment Grade Credit Bond Fund Class A (PBDAX)	Corporate Bond	--	-16.17%	-4.00%	-0.27%	+1.82%
JPMorgan Corporate Bond Fund Class A (CBRAX)	Corporate Bond	+5.53%	-16.31%	-3.06%	+0.42%	--
Payden Corporate Bond Fund (PYACX)	Corporate Bond	+5.32%	-16.33%	-3.15%	+0.16%	+2.54%
Lord Abbett Corporate Bond Fund Class A (LBCAX)	Corporate Bond	--	-16.39%	-2.93%	+0.05%	--
Metropolitan West Corporate Bond Fund Class M (MWCSX)	Corporate Bond	--	-16.52%	-2.55%	--	--
Morgan Stanley Institutional Fund Trust Corporate Bond Portfolio Class A (MIGAX)	Corporate Bond	+5.41%	-16.52%	-3.50%	-0.13%	+2.44%
PGIM Corporate Bond Fund- Class A (PCWAX)	Corporate Bond	+5.45%	-16.58%	-3.41%	-0.17%	+1.42%
MFS Corporate Bond Fund Class A (MFBFX)	Corporate Bond	+5.53%	-16.61%	-3.03%	+0.20%	+1.73%
Invesco Corporate Bond Fund Class A (ACCBX)	Corporate Bond	+5.97%	-16.73%	-2.38%	+0.64%	+2.42%
Goldman Sachs Investment Grade Credit Fund Class A (GSGAX)	Corporate Bond	+5.65%	-16.85%	-3.40%	+0.13%	+1.49%
Western Asset Corporate Bond Fund Class A (SIGAX)	Corporate Bond	+6.00%	-16.86%	-2.93%	+0.16%	+2.29%

Mutual Funds  
sorted by highest  
1 year Returns



# ETF/ETP

## Corporate Bond

Symbol	 ETP Name	ETP Type	Leveraged / Inverse	% Price Change Today	Market Total Returns (YTD)	Market Total Returns (1 Yr) ▼	Market Total Returns (3 Yr)	Market Total Returns (5 Yr)	1
<a href="#">IBD</a>	INSPIRE CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.76%	2.23%	-5.16%	-1.77%	0.70%	
<a href="#">SKOR</a>	FLEXSHARES CREDIT-SCORED US CORPORATE BOND IND...	ETF	1x, Not Leveraged, Not Inverse	-0.72%	3.03%	-5.39%	-0.67%	2.03%	
<a href="#">SPIB</a>	SPDR® PORTFOLIO INTERMEDIATE TERM CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.67%	2.76%	-5.43%	-0.90%	1.76%	
<a href="#">KORP</a>	AMERICAN CENTURY DIVERSIFIED CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.75%	2.71%	-5.85%	-1.03%	1.42%	
<a href="#">PFIG</a>	INVESCO FUNDAMENTAL INVESTMENT GRADE CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.74%	2.47%	-5.93%	-1.17%	1.51%	
<a href="#">IGIB</a>	ISHARES 5-10 YEAR INVESTMENT GRADE CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.96%	4.38%	-7.99%	-1.80%	2.11%	
<a href="#">VCIT</a>	VANGUARD INTERMEDIATE-TERM CORPORATE BOND IN...	ETF	1x, Not Leveraged, Not Inverse	-0.92%	4.23%	-8.07%	-1.93%	1.80%	
<a href="#">MIG</a>	VANECK MOODY'S ANALYTICS IG CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.84%	4.24%	-8.07%	--	--	
<a href="#">LQDI</a>	ISHARES INFLATION HEDGED CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-1.06%	3.98%	-8.09%	1.32%	--	
<a href="#">IIGV</a>	INVESCO INVESTMENT GRADE VALUE ETF	ETF	1x, Not Leveraged, Not Inverse	-0.90%	3.89%	-8.09%	-2.32%	--	
<a href="#">IGEB</a>	ISHARES INVESTMENT GRADE BOND FACTOR ETF	ETF	1x, Not Leveraged, Not Inverse	-0.83%	4.45%	-8.26%	-1.51%	2.07%	
<a href="#">MBBB</a>	VANECK MOODY'S ANALYTICS BBB CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.88%	4.51%	-8.34%	--	--	
<a href="#">CORP</a>	PIMCO INVESTMENT GRADE CORPORATE BOND INDEX EXHA...	ETF	1x, Not Leveraged, Not Inverse	-0.95%	4.39%	-8.46%	-2.00%	1.58%	
<a href="#">VCEB</a>	VANGUARD ESG U.S. CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.87%	4.28%	-8.65%	--	--	
<a href="#">QLTA</a>	ISHARES AAA - A RATED CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.99%	4.16%	-8.82%	-2.52%	1.04%	
<a href="#">LQDB</a>	ISHARES BBB RATED CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-1.08%	4.37%	-8.86%	--	--	
<a href="#">BBCB</a>	JPMORGAN BETABUILDERS USD INVESTMENT GRADE...	ETF	1x, Not Leveraged, Not Inverse	-0.91%	4.36%	-8.91%	-2.60%	--	

US Bond ETF's  
sorted by highest  
1 year Returns

# Mutual Funds

## Fund Type

Money Market-Tax-Free, Money Market-Taxable & 1 more...

Name	Morningstar Category	YTD # (Daily)	1 Yr	3 Yr	5 Yr	10 Yr
Fidelity® Investments Money Market - Money Market Portfolio - Institutional Class (FNSXX)	Prime Money Market	+0.40%	+2.10%	+0.85%	+1.38%	+0.90%
Fidelity® Investments Money Market - Money Market Portfolio - Class I (FMPXX)	Prime Money Market	+0.40%	+2.06%	+0.81%	+1.34%	+0.87%
Fidelity® Money Market Fund Premium Class (FZDXX)	Prime Money Market	+0.39%	+1.95%	+0.75%	+1.25%	+0.79%
Fidelity® Investments Money Market Treasury Portfolio - Institutional Class (FRBXX)	Money Market-Taxable	+0.38%	+1.92%	+0.72%	+1.21%	+0.72%
Fidelity® Investments Money Market Treasury Portfolio - Class I (FISXX)	Money Market-Taxable	+0.38%	+1.88%	+0.70%	+1.18%	+0.70%
Fidelity® Investments Money Market Government Portfolio - Institutional Class (FRGXX)	Money Market-Taxable	+0.38%	+1.87%	+0.71%	+1.20%	+0.72%
Fidelity® Money Market Fund (SPRXX)	Prime Money Market	+0.38%	+1.84%	+0.69%	+1.17%	+0.72%
Fidelity® Investments Money Market Government Portfolio Class I (FIGXX)	Money Market-Taxable	+0.38%	+1.83%	+0.69%	+1.18%	+0.70%
Fidelity® Investments Money Market Treasury Only - Institutional Class (FRSXX)	Money Market-Taxable	+0.37%	+1.82%	+0.69%	+1.19%	+0.70%
Fidelity® Investments Money Market Treasury Only Class I (FSIXX)	Money Market-Taxable	+0.37%	+1.78%	+0.67%	+1.16%	+0.68%
Fidelity® Government Money Market Fund Premium Class (FZCXX)	Money Market-Taxable	+0.36%	+1.72%	+0.63%	+1.09%	+0.63%
Fidelity® Government Cash Reserves (FDRXX)	Money Market-Taxable	+0.36%	+1.68%	+0.61%	+1.06%	+0.60%
Fidelity® Treasury Money Market Fund (FZFXX)	Money Market-Taxable	+0.36%	+1.67%	+0.61%	+1.03%	+0.58%
Fidelity® Government Money Market Fund (SPAXX)	Money Market-Taxable	+0.35%	+1.64%	+0.60%	+1.03%	+0.58%

Mutual Funds  
sorted by highest  
1 year Returns

**Bask Bank** <sup>APY</sup> **4.25%**

Min. balance for APY

**\$0**

Member FDIC ★★★★★ 4.7 ⓘ

Promoted offer: 0 Monthly Acct Fees. No Balance Cap to Earn APY.

#### SAVINGS

**LendingClub** <sup>APY</sup> **4.00%**

Min. balance for APY

**\$0**

Member FDIC ★★★★★ 5.0 ⓘ

Promoted offer: Plus, no monthly fees and unlimited free external transfers

#### SAVINGS

**synchrony** <sup>APY</sup> **3.75%**

Min. balance for APY

**\$0**

Member FDIC ★★★★★ 5.0 ⓘ

Promoted offer: Savings Products with Competitive Rates and No Minimum Deposit

#### SAVINGS

**BMO**  <sup>APY</sup> **4.20%**

Min. balance for APY

**\$0**

Member FDIC ★★★★★ 3.5 ⓘ


Promoted offer: Open a BMO online savings account in minutes


Bankrate

## top money market accounts

**FIRST**  
INTERNET BANK

★★★★☆ 4.5

 3.35%-4.39% APY

 \$100 minimum deposit to open

### First Internet Bank of Indiana

BEST FOR: Highest APY for very large balances

#### Overview

You can earn a very competitive yield with more than \$1 million in a First Internet Bank Money Market Savings account. You can also earn a competitive yield with a balance of \$1 million or less. You'll need to keep at least \$4,000 in the account to waive the \$5 monthly service fee.

[Read Bankrate's Expert First Internet Bank of Indiana Review](#)

Why we chose it





What to watch for



**VIO** BANK

★★★★☆ 4.0

 4.17% APY

 \$100 minimum deposit to open

### Vio Bank

BEST FOR: Highest APY for any balance


#### Overview


The Vio Bank Cornerstone Money Market Savings Account has a very competitive yield. The account only requires \$100 to open it and there's no monthly maintenance fee. This account doesn't have check-writing privileges or a debit card available.

- Money Market with Check-writing Privileges
- No Minimum Deposit to Open



★★★★☆ 4.4

 3.60% APY

 \$0 minimum deposit to open

**Sallie Mae Bank**

**BEST FOR:** Free first order of checks at opening

**Overview**

The Sallie Mae Money Market Account comes with check-writing privileges and doesn't require a minimum opening deposit. There's no monthly service fee with this account.

[Read Bankrate's Expert Sallie Mae Bank Review](#)

Why we chose it




What to watch for




Withdraw Cash (Free) from Allpoint's ATM Network



★★★★★ 5.0

 3.40% APY

 \$0 minimum deposit to open

**Ally Bank**

**BEST FOR:** Widely available ATM network

**Overview**

Ally Bank's money market account doesn't have a monthly service fee and there's no minimum balance requirement. The account comes with check-writing privileges and it is a part of Allpoint's ATM network. That network allows you to withdraw cash at those ATMs without paying a fee. Ally Bank also has 24/7 phone customer service.

# Mutual Funds

## Fund Type

High Yield Muni, Muni California Long


Name	Morningstar Category	YTD # (Daily)	1 Yr	3 Yr	5 Yr	10 Yr
\$ Federated Hermes Conservative Municipal Microshort Fund Institutional Shares (FHMIX)	Muni National Short	+0.24%	+1.38%	--	--	--
\$ Morgan Stanley Ultra-Short Municipal Income Portfolio Class IR (MULMX)	Muni National Short	+0.22%	+1.21%	+0.63%	--	--
Fidelity® Conservative Income Municipal Bond Fund Institutional Class (FMNDX)	Muni National Short	+0.49%	+1.04%	+0.49%	+1.00%	--
\$ abrdn Ultra Short Municipal Income Fund Institutional Class (ATOIX)	Muni National Short	+0.35%	+1.03%	+0.63%	+0.97%	+0.79%
\$ Lebenthal Ultra Short Tax-Free Inc I (LETAX)	Muni National Short	+0.20%	+0.97%	+0.48%	--	--
\$ SEI Institutional Managed Trust Tax-Free Conservative Income Fund Class F (TFCAX)	Muni National Short	+0.20%	+0.96%	+0.45%	+0.76%	--
Fidelity® Conservative Income Municipal Bond Fund (FCRDX)	Muni National Short	+0.48%	+0.94%	+0.39%	+0.90%	--
abrdn Ultra Short Municipal Income Fund Class A (ATOAX)	Muni National Short	+0.32%	+0.82%	+0.47%	+0.78%	+0.57%
\$ Lebenthal Ultra Short Tax-Free Inc A (LEAAX)	Muni National Short	+0.17%	+0.78%	+0.24%	--	--
\$ Eaton Vance National Ultra-Short Municipal Income Fund Class I (EILMX)	Muni National Short	+0.43%	+0.19%	+0.33%	+0.89%	+0.39%
\$ Columbia Ultra Short Duration Municipal Bond Fund Advisor Class (USMDX)	Muni National Short	+0.70%	+0.13%	+0.61%	+1.02%	+0.92%
\$ Eaton Vance National Ultra-Short Municipal Income Fund Class A (EXFLX)	Muni National Short	+0.52%	-0.01%	+0.14%	+0.72%	+0.23%
\$ Columbia Ultra Short Duration Municipal Bond Fund Class A (USMBX)	Muni National Short	+0.68%	-0.02%	+0.39%	+0.80%	+0.69%
\$ Federated Hermes Municipal Ultrashort Fund Institutional Shares (FMUSX)	Muni National Short	+0.51%	-0.34%	+0.30%	+0.90%	+0.78%
Invesco Short Term Municipal Fund Class A (ORSTX)	Muni National Short	+0.72%	-0.34%	+0.77%	+1.28%	+1.48%
\$ Allspring Ultra Short-Term Municipal Income Fund - Class Inst (SMAIX)	Muni National Short	+0.69%	-0.53%	+0.29%	+0.87%	+0.72%

Mutual Funds  
sorted by highest  
1 year Returns



## ETF/ETP


## Municipal Bond

Symbol	 ETP Name	ETP Type	Leveraged / Inverse	% Price Change Today	Market Total Returns (YTD)	Market Total Returns (1 Yr) ▼	Market Total Returns (3 Yr)	Market Total Returns (5 Yr)
PVI	INVESTCO VRDO TAX-FREE ETF	ETF	1x, Not Leveraged, Not Inverse	-0.04%	0.09%	1.01%	0.34%	0.66%
JMST	JPMORGAN ULTRA-SHORT MUNICIPAL INCOME ETF	ETF	1x, Not Leveraged, Not Inverse	-0.04%	0.50%	1.01%	0.89%	--
MEAR	ISHARES SHORT MATURITY MUNICIPAL BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.10%	0.44%	0.88%	0.49%	1.07%
FUMB	FIRST TRUST ULTRA SHORT DURATION MUNICIPAL ETF	ETF	1x, Not Leveraged, Not Inverse	-0.10%	0.26%	0.68%	0.64%	--
BSMN	INVESTCO BULLETSHARES (R) 2023 MUNICIPAL BOND ETF	ETF	1x, Not Leveraged, Not Inverse	+0.16%	0.39%	-0.03%	0.67%	--
IBML	ISHARES IBONDS DEC 2023 TERM MUNI BOND ETF	ETF	1x, Not Leveraged, Not Inverse	+0.02%	0.32%	-0.05%	0.46%	1.67%
SUB	ISHARES SHORT-TERM NATIONAL MUNI BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.20%	0.67%	-0.14%	0.19%	1.14%
SMMU	PIMCO SHORT TERM MUNICIPAL BOND ACTIVE EXCHANGE-TRADED...	ETF	1x, Not Leveraged, Not Inverse	-0.18%	1.13%	-0.25%	0.36%	1.35%
BSMO	INVESTCO BULLETSHARES (R) 2024 MUNICIPAL BOND ETF	ETF	1x, Not Leveraged, Not Inverse	+0.06%	1.04%	-0.45%	0.37%	--
SHM	SPDR® NUVEEN BLOOMBERG SHORT TERM MUNICIPAL B...	ETF	1x, Not Leveraged, Not Inverse	-0.17%	1.47%	-0.48%	-0.23%	0.97%
DFNM	DIMENSIONAL NATIONAL MUNICIPAL BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.30%	1.73%	-0.52%	--	--
IBMM	ISHARES IBONDS DEC 2024 TERM MUNI BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.12%	0.74%	-0.76%	0.03%	--
FSMB	FIRST TRUST SHORT DURATION MANAGED MUNICIPAL ETF	ETF	1x, Not Leveraged, Not Inverse	-0.22%	1.32%	-1.00%	0.41%	--
IBMN	ISHARES IBONDS DEC 2025 TERM MUNI BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.19%	1.18%	-1.14%	-0.24%	--
IBMO	ISHARES IBONDS DEC 2026 TERM MUNI BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.16%	1.71%	-1.15%	-0.20%	--

US Bond ETF's  
sorted by highest  
1 year Returns

# ETF/ETP


## U.S. Government

Symbol	 ETP Name	ETP Type	Leveraged / Inverse	% Price Change Today	Market Total Returns (YTD)	Market Total Returns (1 Yr) ▼	Market Total Returns (3 Yr)	Market Total Returns (5 Yr)
LMBS	FIRST TRUST LOW DURATION OPPORTUNITIES ETF	ETF	1x, Not Leveraged, Not Inverse	-0.08%	1.62%	-1.12%	-0.59%	0.99%
FTSD	FRANKLIN SHORT DURATION U.S. GOVERNMENT ETF	ETF	1x, Not Leveraged, Not Inverse	-0.32%	0.74%	-1.90%	-0.27%	0.77%
VGSH	VANGUARD SHORT-TERM TREASURY INDEX FUND ETF SHARES	ETF	1x, Not Leveraged, Not Inverse	-0.33%	0.74%	-2.44%	-0.45%	0.91%
SCHO	SCHWAB SHORT-TERM U.S. TREASURY ETF™	ETF	1x, Not Leveraged, Not Inverse	-0.33%	0.75%	-2.44%	-0.46%	0.90%
SPTS	SPDR® PORTFOLIO SHORT TERM TREASURY ETF	ETF	1x, Not Leveraged, Not Inverse	-0.31%	0.80%	-2.45%	-0.42%	0.89%
SHY	ISHARES 1-3 YEAR TREASURY BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.37%	0.78%	-2.46%	-0.50%	0.83%
AGZ	ISHARES AGENCY BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.29%	1.74%	-5.08%	-1.14%	1.17%
IEI	ISHARES 3-7 YEAR TREASURY BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.76%	2.10%	-6.27%	-1.85%	0.87%
MBSD	FLEXSHARES DISCIPLINED DURATION MBS INDEX FUND	ETF	1x, Not Leveraged, Not Inverse	-0.58%	2.04%	-6.54%	-1.66%	0.54%
GNMA	ISHARES GNMA BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.62%	3.20%	-6.78%	-2.31%	0.18%
VGIT	VANGUARD INTERMEDIATE-TERM TREASURY INDEX FU...	ETF	1x, Not Leveraged, Not Inverse	-0.83%	2.38%	-6.94%	-2.05%	0.96%
OWNS	IMPACT SHARES AFFORDABLE HOUSING MBS ETF	ETF	1x, Not Leveraged, Not Inverse	-1.18%	3.00%	-6.95%	--	--
SPTI	SPDR® PORTFOLIO INTERMEDIATE TERM TREASURY ETF	ETF	1x, Not Leveraged, Not Inverse	-0.83%	2.37%	-6.99%	-2.05%	1.00%
SCHR	SCHWAB INTERMEDIATE-TERM U.S. TREASURY ETF™	ETF	1x, Not Leveraged, Not Inverse	-0.85%	2.32%	-7.02%	-2.07%	0.94%
JMBS	JANUS HENDERSON MORTGAGE-BACKED SECURITIES ETF	ETF	1x, Not Leveraged, Not Inverse	-0.87%	3.52%	-7.10%	-1.34%	--

US Bond ETF's  
sorted by highest  
1 year Returns

## Emerging Markets &amp; Emerging Markets Local Currency Bond


## ETF/ETP

Symbol		ETP Name	ETP Type	Leveraged / Inverse	% Price Change Today	Market Total Returns (YTD)	Market Total Returns (1 Yr) ▼	Market Total Returns (3 Yr)	Market Total Returns (5 Yr)
CEW		WISDOMTREE EMERGING CURRENCY STRATEGY FUND	ETF	1x, Not Leveraged, Not Inverse	-1.36%	3.41%	0.58%	-1.01%	-1.70%
BSDE		INVESCO BULLETSHARES (R) 2024 EMERGING MARKET...	ETF	1x, Not Leveraged, Not Inverse	-0.17%	0.23%	-2.70%	-0.33%	--
KHYB		KRANESHARES ASIA PACIFIC HIGH INCOME BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.02%	4.13%	-3.15%	-5.34%	--
ELD		WISDOMTREE EMERGING MARKETS LOCAL DEBT FUND	ETF	1x, Not Leveraged, Not Inverse	-1.13%	5.74%	-3.99%	-3.64%	-2.40%
KBND		KRANE SHARES CHINA CREDIT INDEX ETF	ETF	1x, Not Leveraged, Not Inverse	-1.72%	3.83%	-4.02%	3.43%	1.38%
CBON		VANECK CHINA BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.91%	3.41%	-5.39%	4.06%	2.56%
FEMB		FIRST TRUST EMERGING MARKETS LOCAL CURRENCY BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-2.05%	5.96%	-6.11%	-5.01%	-3.43%
BSCE		INVESCO BULLETSHARES (R) 2023 USD EMERGING MAR...	ETF	1x, Not Leveraged, Not Inverse	-0.06%	0.55%	-6.95%	-1.21%	--
EMHY		ISHARES J.P. MORGAN EM HIGH YIELD BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-1.24%	4.39%	-7.04%	-2.92%	-0.28%
EMLC		VANECK J.P. MORGAN EM LOCAL CURRENCY BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-1.76%	4.29%	-7.07%	-4.22%	-3.12%
HYEM		VANECK EMERGING MARKETS HIGH YIELD BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.58%	4.45%	-7.10%	-2.02%	0.69%
EBND		SPDR® BLOOMBERG EMERGING MARKETS LOCAL BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-1.75%	4.72%	-7.22%	-4.12%	-2.68%
EMBD		GLOBAL X EMERGING MARKETS BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.93%	4.25%	-7.32%	--	--
CEMB		ISHARES J.P. MORGAN EM CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.38%	3.58%	-7.47%	-1.82%	1.21%
EMTL		SPDR® DOUBLELINE® EMERGING MARKETS FIXED INCOME ETF	ETF	1x, Not Leveraged, Not Inverse	-0.42%	4.09%	-7.93%	-2.99%	0.43%

US Bond ETF's  
sorted by highest  
1 year Returns

# ETF/ETP

## Inflation Protection Bond

Symbol	 ETP Name	ETP Type	Leveraged / Inverse	% Price Change Today	Market Total Returns (YTD)	Market Total Returns (1 Yr) ▼	Market Total Returns (3 Yr)	Market Total Returns (5 Yr)
<b>PFIX</b>	SIMPLIFY INTEREST RATE HEDGE ETF	ETF	1x, Not Leveraged, Not Inverse	+0.67%	-16.47%	48.05%	--	--
<b>STIP</b>	ISHARES 0-5 YEAR TIPS BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.51%	0.81%	-1.48%	2.65%	2.82%
<b>VTIP</b>	VANGUARD SHORT-TERM INFLATION-PROTECTED SECURI...	ETF	1x, Not Leveraged, Not Inverse	-0.51%	0.79%	-1.54%	2.52%	2.73%
<b>PBTP</b>	INVESCO PUREBETA 0-5 YR US TIPS ETF	ETF	1x, Not Leveraged, Not Inverse	-0.45%	0.71%	-1.68%	2.48%	2.64%
<b>STPZ</b>	PIMCO 1-5 YEAR U.S. TIPS INDEX EXCHANGE-TRADED FUND	ETF	1x, Not Leveraged, Not Inverse	-0.57%	0.76%	-2.79%	2.14%	2.47%
<b>TDTT</b>	FLEXSHARES IBOXX 3-YEAR TARGET DURATION TIPS INDEX...	ETF	1x, Not Leveraged, Not Inverse	-0.59%	0.98%	-2.86%	2.50%	2.95%
<b>CPI</b>	IQ REAL RETURN ETF	ETF	1x, Not Leveraged, Not Inverse	-0.89%	2.58%	-4.55%	-1.68%	-0.25%
<b>TIPX</b>	SPDR® BLOOMBERG 1-10 YEAR TIPS ETF	ETF	1x, Not Leveraged, Not Inverse	-0.69%	1.41%	-5.09%	1.87%	2.79%
<b>JCPI</b>	JPMORGAN INFLATION MANAGED BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.62%	2.29%	-5.25%	0.94%	1.98%
<b>TDTF</b>	FLEXSHARES IBOXX 5-YEAR TARGET DURATION TIPS INDEX...	ETF	1x, Not Leveraged, Not Inverse	-0.99%	1.99%	-6.39%	1.65%	2.96%
<b>FLTIN</b>	RAREVIEW INFLATION/DEFLATION ETF	ETF	1x, Not Leveraged, Not Inverse	-1.29%	2.30%	-8.02%	--	--
<b>DFIP</b>	DIMENSIONAL INFLATION-PROTECTED SECURITIES ETF	ETF	1x, Not Leveraged, Not Inverse	-0.99%	2.21%	-8.42%	--	--
<b>SCHP</b>	SCHWAB U.S. TIPS ETF™	ETF	1x, Not Leveraged, Not Inverse	-0.87%	1.97%	-8.45%	1.03%	2.59%
<b>GTIP</b>	GOLDMAN SACHS ACCESS INFLATION PROTECTED USD B...	ETF	1x, Not Leveraged, Not Inverse	-0.86%	1.94%	-8.46%	0.93%	--
<b>TIP</b>	ISHARES TIPS BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.93%	2.08%	-8.54%	0.90%	2.48%

US Bond ETF's  
sorted by highest  
1 year Returns

### What is it holding?

As of Jan-31-2023



#### Top 3 Holdings

(43.50%), (22.85%), (9.95%)



#### Top Debt Type

Government (99.98%)

United States Treasury Notes 4.25%	43.50%
United States Treasury Bills 0.08696%	22.85%
Swaption 05/12/2028 P4.25	9.95%

### PFIX's Prospectus stated objectives

The investment seeks to hedge interest rate movements arising from rising long-term interest rates, and to benefit from market stress when fixed income volatility increases, while providing the potential for income. The adviser seeks to achieve the fund's investment objective by investing in U.S. Treasuries or TIPS, ETFs that primarily invest in U.S. Treasuries, TIPS and investment grade bonds, and swaptions and interest rate options. TIPS are U.S. government bonds whose principal amount increases with inflation and are designed to protect investors from inflation risk. It may purchase Treasuries or TIPS of any maturity. The fund is non-diversified.

## PFIX SIMPLIFY INTEREST RATE HEDGE ETF

Oct-24-2022 O: 86.38 H: 88.51 L: 85.26 C: 87.08 V: 409.55 K

Events

### How is it performing?

As of Jan-31-2023

Bloomberg US Treasury  
US TIPS TR USD

PFIX  
(Total Returns)

As of Jan-31-2023

1 year

+48.05%

-8.38%





# What Are Treasury Inflation-Protected Securities (TIPS)?

<https://www.investopedia.com/terms/t/tips.asp>



Treasury inflation-protected securities (TIPS) are a type of Treasury security issued by the U.S. government. TIPS are indexed to inflation in order to protect investors from a decline in the purchasing power of their money.


As inflation rises, rather than their yield increasing, TIPS instead adjust in price (principal amount) in order to maintain their real value.

## KEY TAKEAWAYS

- Treasury Inflation-Protected Security (TIPS) is a Treasury bond that is indexed to an inflationary gauge to protect investors from the decline in the purchasing power of their money.
- The principal value of TIPS rises as inflation rises while the interest payment varies with the adjusted principal value of the bond.
- The principal amount is protected since investors will never receive less than the originally invested principal.

# ETF/ETP

## High Yield Bond

Symbol		ETP Name	ETP Type	Leveraged / Inverse	% Price Change Today	Market Total Returns (YTD)	Market Total Returns (1 Yr) ▼	Market Total Returns (3 Yr)	Market Total Returns (5 Yr)
<a href="#">HYGH</a>		ISHARES INTEREST RATE HEDGED HIGH YIELD BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.47%	2.35%	2.83%	3.06%	3.23%
<a href="#">IBHD</a>		ISHARES IBONDS 2024 TERM HIGH YIELD AND INCOME ETF	ETF	1x, Not Leveraged, Not Inverse	-0.24%	2.03%	0.41%	2.11%	--
<a href="#">IBHC</a>		ISHARES IBONDS 2023 TERM HIGH YIELD AND INCOME ETF	ETF	1x, Not Leveraged, Not Inverse	-0.08%	0.55%	0.37%	2.52%	--
<a href="#">SHYG</a>		ISHARES 0-5 YEAR HIGH YIELD CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.62%	2.74%	-0.68%	1.88%	2.98%
<a href="#">HYS</a>		PIMCO 0-5 YEAR HIGH YIELD CORPORATE BOND INDEX EXCHAN...	ETF	1x, Not Leveraged, Not Inverse	-0.66%	2.95%	-0.82%	1.90%	2.75%
<a href="#">IBHE</a>		ISHARES IBONDS 2025 TERM HIGH YIELD AND INCOME ETF	ETF	1x, Not Leveraged, Not Inverse	-0.56%	2.35%	-0.85%	2.39%	--
<a href="#">SHYL</a>		XTRACKERS SHORT DURATION HIGH YIELD BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.73%	2.96%	-0.97%	2.03%	2.89%
<a href="#">SJNK</a>		SPDR® BLOOMBERG SHORT TERM HIGH YIELD BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.64%	3.22%	-1.08%	2.84%	3.30%
<a href="#">BSJN</a>		INVESTCO BULLETSHARES 2023 HIGH YIELD CORPOR...	ETF	1x, Not Leveraged, Not Inverse	-0.08%	1.25%	-1.47%	0.83%	2.44%
<a href="#">BSJP</a>		INVESTCO BULLETSHARES 2025 HIGH YIELD CORPOR...	ETF	1x, Not Leveraged, Not Inverse	-0.48%	2.34%	-1.77%	2.10%	3.34%
<a href="#">SIHY</a>		HARBOR SCIENTIFIC ALPHA HIGH-YIELD ETF	ETF	1x, Not Leveraged, Not Inverse	-0.88%	3.57%	-2.05%	--	--
<a href="#">IBHF</a>		ISHARES IBONDS 2026 TERM HIGH YIELD AND INCOME ETF	ETF	1x, Not Leveraged, Not Inverse	-0.65%	2.68%	-2.26%	--	--
<a href="#">PGHY</a>		INVESTCO GLOBAL SHORT TERM HIGH YIELD BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.25%	2.44%	-2.38%	0.04%	1.31%
<a href="#">THY</a>		TOEWS AGILITY SHARES DYNAMIC TACTICAL INCOME ETF	ETF	1x, Not Leveraged, Not Inverse	-0.48%	2.03%	-2.58%	--	--
<a href="#">HYDW</a>		XTRACKERS LOW BETA HIGH YIELD BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.95%	2.99%	-2.90%	0.94%	2.62%

US Bond ETF's sorted by highest 1 year Returns

# ETF/ETP

Global Bond

US Bond ETF's  
sorted by highest  
1 year Returns

Symbol		ETP Name	ETP Type	Leveraged / Inverse	% Price Change Today	Market Total Returns (YTD)	Market Total Returns (1 Yr) ▼	Market Total Returns (3 Yr)	Market Total Returns (5 Yr)
RIGS		RIVERFRONT STRATEGIC INCOME FUND	ETF	1x, Not Leveraged, Not Inverse	+0.48%	1.82%	-2.51%	0.41%	1.73%
FLIA		FRANKLIN INTERNATIONAL AGGREGATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-1.09%	1.54%	-5.26%	-2.64%	--
SPSK		SP FUNDS DOW JONES GLOBAL SUKUK ETF	ETF	1x, Not Leveraged, Not Inverse	+0.05%	0.86%	-5.50%	-1.70%	--
GRNB		VANECK GREEN BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-0.55%	2.62%	-7.40%	-2.20%	-0.96%
ISHG		ISHARES 1-3 YEAR INTERNATIONAL TREASURY BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-1.44%	1.87%	-8.03%	-2.90%	-3.43%
BWZ		SPDR® BLOOMBERG SHORT TERM INTERNATIONAL TREA...	ETF	1x, Not Leveraged, Not Inverse	-1.44%	1.85%	-8.17%	-2.98%	-3.14%
WIP		SPDR® FTSE INTERNATIONAL GOVERNMENT INFLA...	ETF	1x, Not Leveraged, Not Inverse	-2.39%	4.15%	-11.47%	-3.11%	-2.21%
IBND		SPDR® BLOOMBERG INTERNATIONAL CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-1.74%	3.36%	-14.18%	-4.99%	-4.17%
BWX		SPDR® BLOOMBERG INTERNATIONAL TREASURY BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-2.41%	3.57%	-14.63%	-6.10%	-3.49%
PICB		INVESCO INTERNATIONAL CORPORATE BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-1.70%	4.38%	-16.33%	-5.66%	-3.50%
IGOV		ISHARES INTERNATIONAL TREASURY BOND ETF	ETF	1x, Not Leveraged, Not Inverse	-1.87%	3.68%	-17.04%	-6.97%	-4.34%