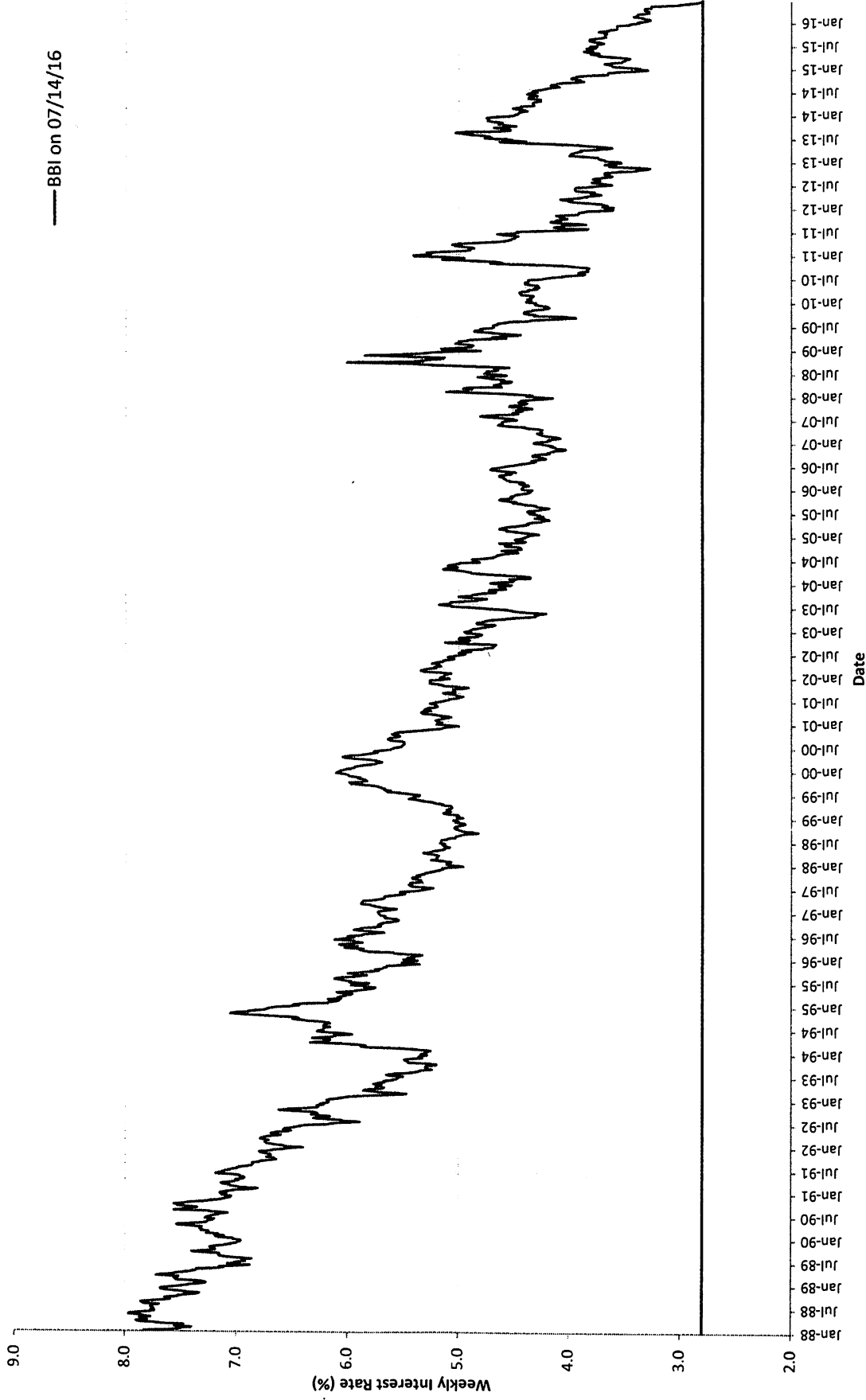


Interest Rate Trend
20 Year 20 Bond Buyer Index
January 1988 to July 2016



Since January 1988:
Interest rates have been higher than the current BBI 99.87% of the time.
Interest rates have been lower than the current BBI .13% of the time.