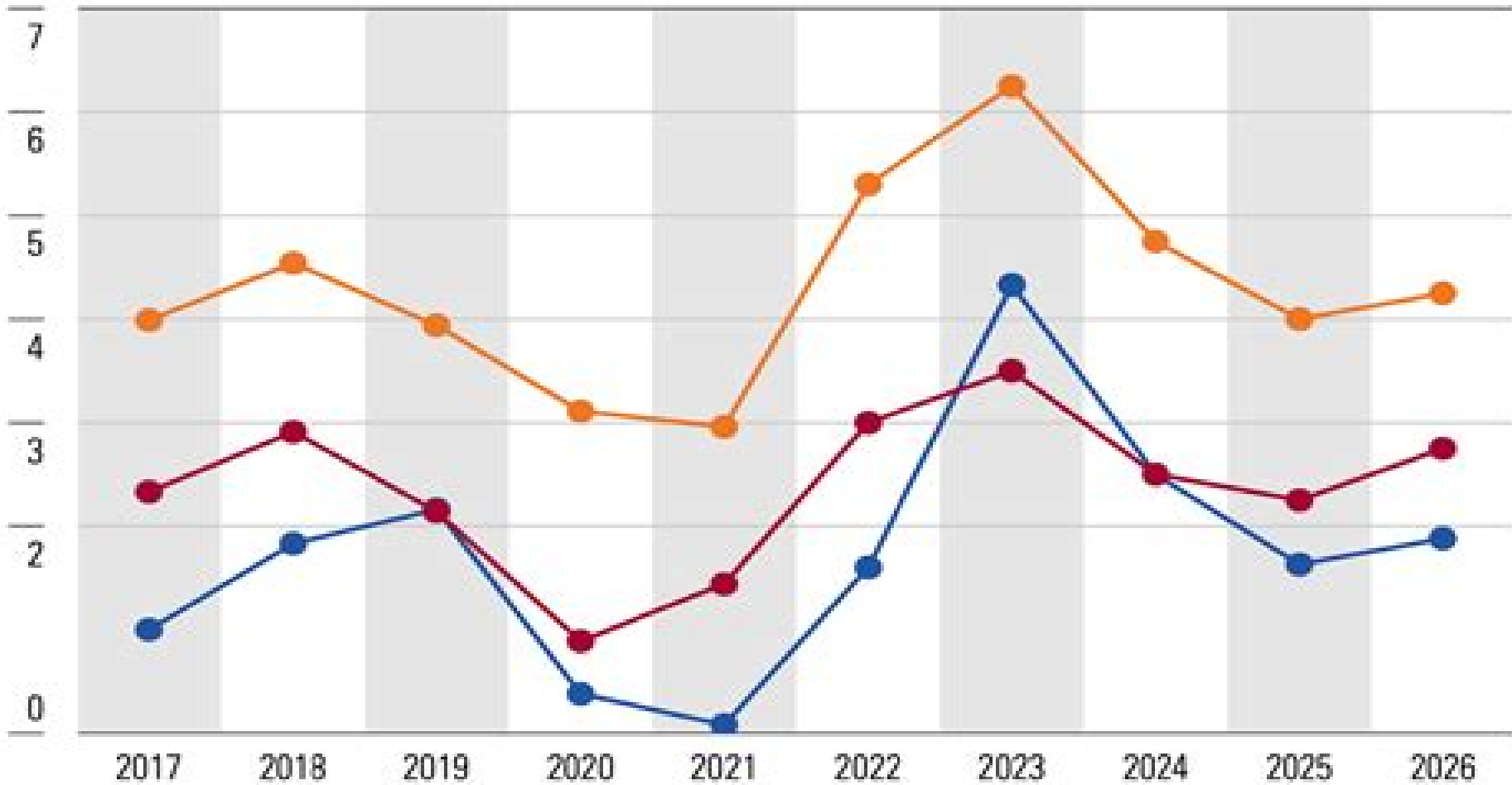


Interest-Rate Forecasts (Annual Average)

Fed Funds Rate 10-Year Treasury 30-Year Mortgage



	2022	2023	2024	2025	2026
Fed Funds Rate	1.60%	4.33%	2.50%	1.63%	1.88%
10-Year Treasury	3.00%	3.50%	2.50%	2.25%	2.75%
30-Year Mortgage	5.30%	6.25%	4.75%	4.00%	4.25%

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