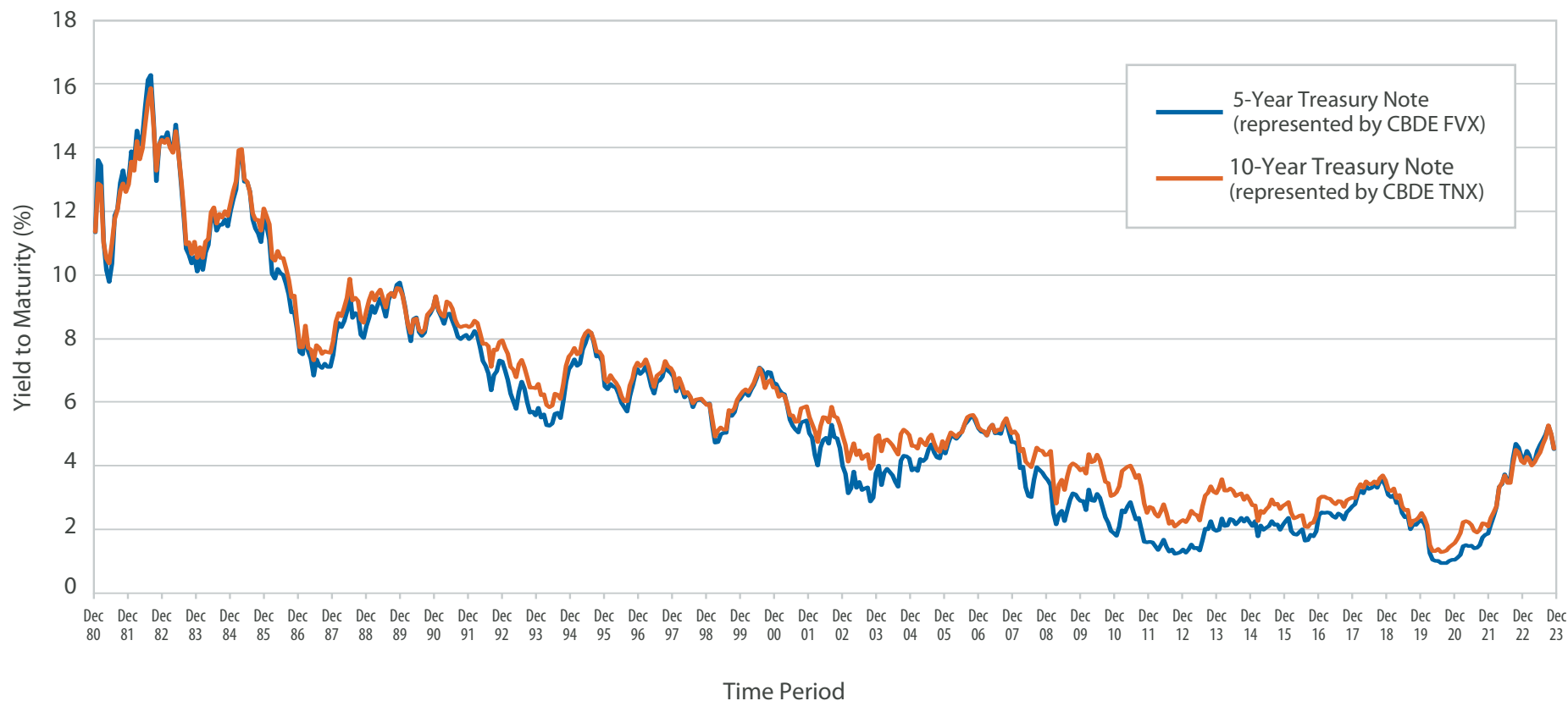


# U.S. Treasury Rates (1980-2023)

Perspective is important in planning for retirement. Take, for example, this overview of trends for U.S. Treasury yields over recent decades. Such yields can serve as benchmarks for fixed income instruments. Consider how many years have passed since yields last approached double digits. History can be helpful in establishing realistic expectations for retirement income strategies.



Chicago Board Options Exchange (CBOE) FVX is the 5-Year Treasury Yield Index. CBOE TNX is the 10-Year Treasury Yield Index. Interest rate options are options on the spot yield of U.S. Treasury notes. Shown is the yield to maturity of the most recently auctioned Treasury note as of the first trading day of each month. Treasury notes pay a fixed rate of interest every six months until maturity. Indexes are unmanaged statistical composites. Rate history is provided for illustrative purposes only. Past experience does not indicate future experience. It is impossible to invest directly in an index.

Source: Bloomberg LP, accessed June 2024.

## Western & Southern: Our Strength. Your Future.

**Financial  
Strength**

**1888  
Heritage**

Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at [WSFinancialPartners.com/ratings](https://WSFinancialPartners.com/ratings). Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

*[WSFinancialPartners.com](https://WSFinancialPartners.com)*