



# Financial strategies for stronger communities

## 1. WHAT IS TREASURY DEBT AND HOW IS IT SECURED?

TREASURIES ARE DEBT OBLIGATIONS ISSUED BY THE U.S. GOVERNMENT THROUGH VARIOUS INSTRUMENT TYPES AND MATURITIES. TREASURY DEBT IS BACKED BY THE FULL FAITH AND CREDIT OF THE U.S. GOVERNMENT.

## 2. HOW LIQUID IS TREASURY DEBT?

TREASURIES ARE AMONG THE MOST LIQUID AND HEAVILY TRADED BONDS. BID-ASK SPREADS ARE ALSO AMONG THE NARROWEST IN BOND MARKETS.

## 3. ARE TREASURIES RATED?

U.S. TREASURY DEBT IS RATED AA+ BY S&P, AAA BY FITCH AND AAA BY MOODY'S. (AS OF 3.10.16)

## 4. WHY INVEST IN TREASURIES NOW?

FROM A CREDIT PERSPECTIVE, TREASURIES ARE THE LEAST RISKY INVESTMENT A MUNICIPALITY CAN PLACE. AT THIS TIME, TREASURY SECURITIES ARE YIELDING HIGHER THAN OTHER AVAILABLE INVESTMENT OPTIONS.

### Treasury Rates as of 10/31/22

| Term     | Rate  |
|----------|-------|
| 3 Month  | 4.12% |
| 6 Month  | 4.30% |
| 9 Month  | 4.50% |
| 12 Month | 4.62% |
| 18 Month | 4.58% |
| 24 Month | 4.44% |

\*Fixed Income Investment rates are quoted net of all transaction fees.

Rates are subject to change and may be different than those available at the time of execution.

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Lisa joined the firm in 2017 and is responsible for the sales and marketing efforts in the Illinois municipal space. In her current capacity, she works closely with clients to develop and implement prudent investment strategies for short, intermediate, and long-term funds, reviews and develops investment policies, and provides economic updates.



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Tim joined the firm in August 2005 and currently works with municipalities for investment planning and bond proceeds management.