

Historical Performance Of Six-Month CDs: 1975 to 2012

Year	Annualized Return*	Federal Income Taxes**	Adjusted After-Tax Return	Inflation***	Net Return
1975	6.90	45.00	3.80	8.98	-5.18
1976	5.63	45.00	3.10	5.75	-2.65
1977	5.91	42.00	3.43	6.62	-3.19
1978	8.60	42.00	4.99	7.59	-2.60
1979	11.42	32.00	7.77	11.28	-3.51
1980	12.94	32.00	8.80	13.48	-4.68
1981	15.79	32.00	10.74	10.36	0.38
1982	12.57	25.00	9.43	6.16	3.27
1983	9.28	23.00	7.15	3.21	3.94
1984	10.71	25.00	8.03	4.37	3.66
1985	8.24	25.00	6.18	3.54	2.64
1986	6.50	25.00	4.88	1.86	3.02
1987	7.01	28.00	5.05	3.66	1.39
1988	7.91	28.00	5.70	4.12	1.58
1989	9.08	28.00	6.54	4.81	1.73
1990	8.17	28.00	5.88	5.39	0.49
1991	5.91	28.00	4.26	4.22	0.04
1992	3.76	28.00	2.71	3.01	-0.30
1993	3.28	31.00	2.26	2.98	-0.72
1994	4.96	31.00	3.42	2.60	0.82
1995	5.98	31.00	4.13	2.76	1.37
1996	5.47	31.00	3.77	2.96	0.81
1997	5.73	31.00	3.95	2.35	1.60
1998	5.44	31.00	3.75	1.51	2.24
1999	5.46	31.00	3.77	2.21	1.55
2000	6.59	31.00	4.55	3.38	1.17
2001	3.66	30.50	2.54	2.86	-0.32
2002	1.81	27.00	1.32	1.58	-0.26
2003	1.17	25.00	0.88	2.28	-1.40
2004	1.74	25.00	1.31	2.66	-1.35
2005	3.73	25.00	2.80	3.39	-0.59
2006	5.24	25.00	3.93	3.23	0.70
2007	5.23	25.00	3.92	2.85	1.07
2008	3.14	25.00	2.36	3.84	-1.48
2009	0.87	25.00	0.65	-0.35	0.65
2010	0.44	25.00	0.33	1.64	-1.31
2011	0.42	25.00	0.32	3.16	-2.84
2012	0.44	25.00	0.33	2.07	-1.74
Avg. 1975-2012	5.97%	29.38%	4.17%	4.16%	0.04%

* Annual average of 6-month CD returns, www.federalreserve.gov (Jan 2013)

** Median bracket figures from History of Federal Individual Income Tax Rates, www.taxplanet.com (Jan 2013)

***Based on Consumer Price Index results reported by Economic History Services, www.eh.net (Jan 2013)

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