

Overview

Treasury Income is an ETF ladder strategy built with a diversified portfolio of U.S. Treasury Bonds. These ETFs provide regular interest payments and distribute a final payout at each ETF's stated maturity date. At maturity, original principal and earned interest are reinvested into the next ladder segment.

Objective Income within a conservative risk profile

5.0%
Current Yield to Maturity
(as of 3/31/24)

Conservative Income with Advantages

The Treasury Income ETF bond ladder holds several advantages over traditional CD ladders:

	Treasury Income ETF Bonds	Certificates of Deposit
Manage Interest Rate Risk	Each ETF holds several Treasury bonds with varying maturities and rates	Offers one set rate and maturity
Conservative Risk Profile	Uses Treasury Bonds insured by the U.S. government	Assets are FDIC insured
Tax-Advantaged	Exempt from state and local taxes	Not tax-exempt
Full Liquidity	May be redeemed at any time	Locked until maturity

How a Bond Ladder Works



Source: NorthCoast Asset Management. Notes: Shown for illustrative purposes only. Assumes a \$125,000 bond divided equally over five years of maturities.

Important Disclosure Information

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