

Term	Investment amount	Annual yield after costs*
1 year	250,000 USD	1.99%
1 year	1,000,000 USD	2.09%
1 year	3,000,000 USD	2.19%
3 years	250,000 USD	2.23%
3 years	1,000,000 USD	2.33%
3 years	3,000,000 USD	2.43%
5 years	250,000 USD	2.33%
5 years	1,000,000 USD	2.43%
5 years	3,000,000 USD	2.53%

## Benefits

### Safe investments

- The portfolio is formed by US Treasury bonds, which are considered to be an instrument with minimal risk and are secured by the creditworthiness of the US government

### Segregation

- Portfolio assets are off-balance sheet of the bank and are deposited in a separate segregated account

### Liquidity

- Portfolio assets are revalued every business day on the market and can be sold before maturity

### Periodic cash flows

- Portfolio assets pay semi-annual coupon payments, which can be transferred to the current account

## Risks

- When selling portfolio assets before maturity, the selling price will depend on market conditions at the time of sale. The client can incur losses if the market environment is negative.
- With a sharp rise in US inflation, the real return of a portfolio (minus inflation) may be negative due to the fixed yield on portfolio assets

\* Expected yield to maturity of target portfolio that is based on the current market environment. Expected yield to maturity does not guarantee future profitability.

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