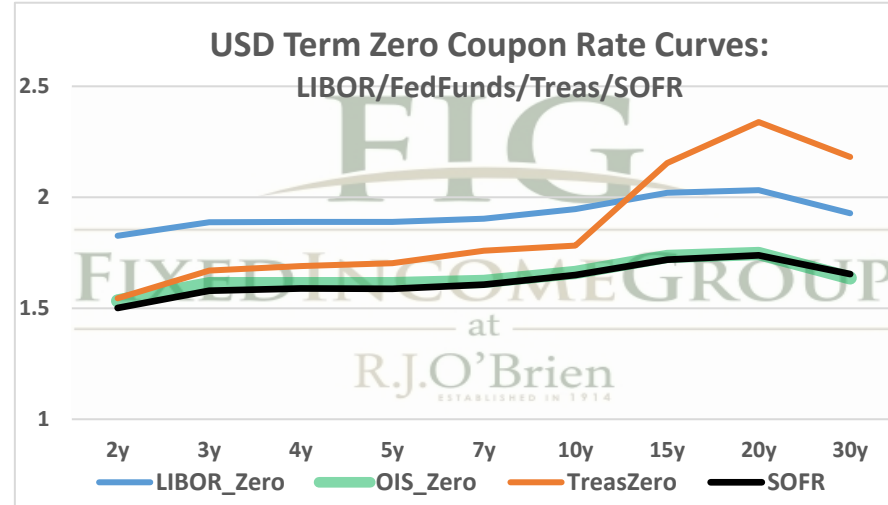
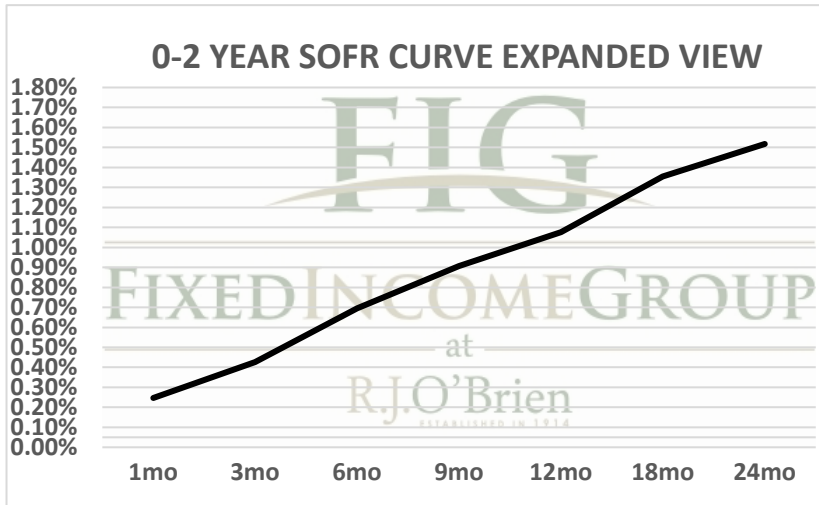


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Making the change from LIBOR to a new reference rate is not an insignificant exercise. It will take planning and changes to processes and systems. Sonia and SOFR appear likely to offer a few options for users: compounded, setting in arrears (currently used in OIS markets) or a term rate setting in advance like LIBOR. You have questions, we have answers.



** Futures indicative prices supplied for analytics purposes only. Rates are not intended as a real-time offer to buy or sell.

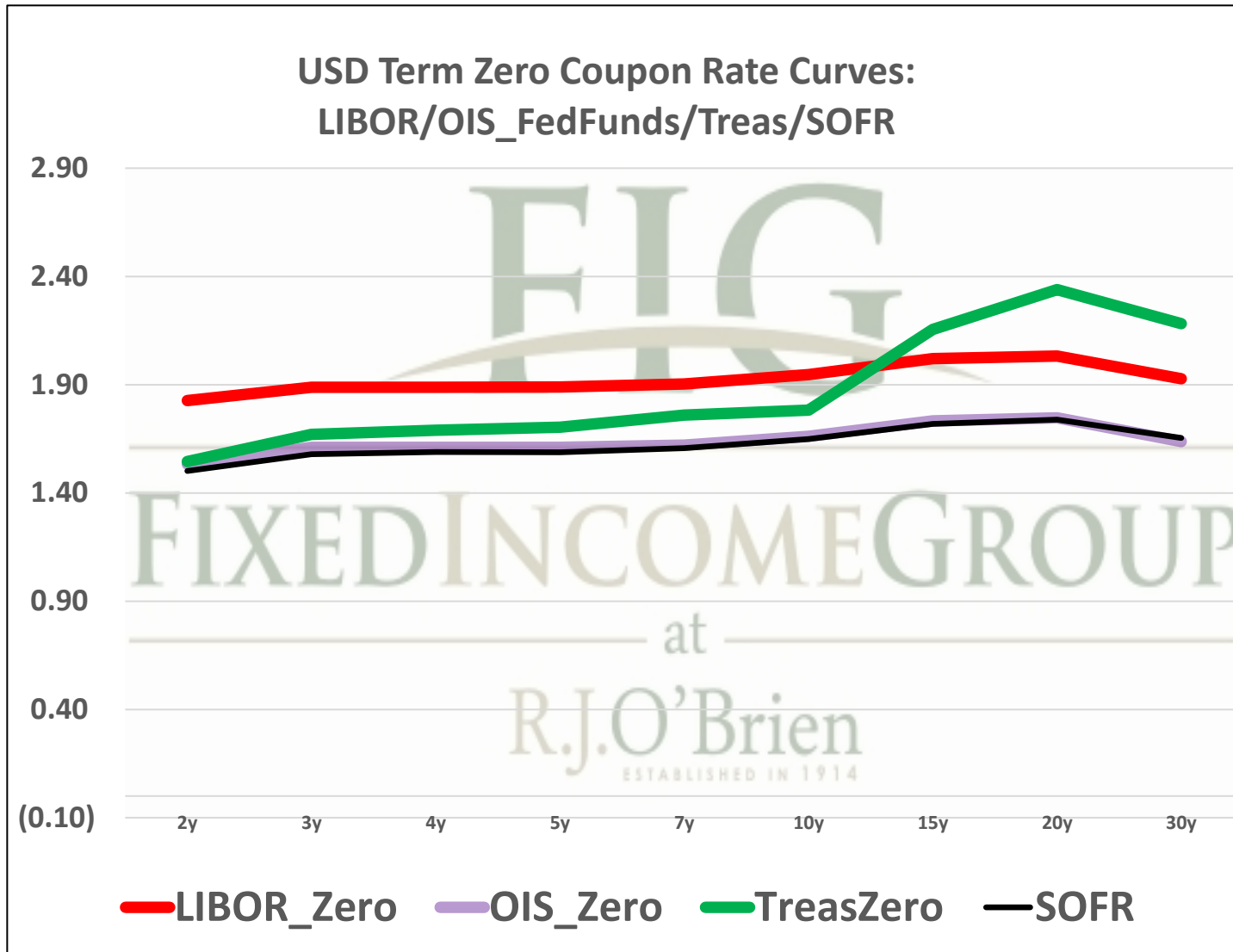
| Term SOFR from 1-day Returns | | | | | | | |
|------------------------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|
| 0.24675% | 0.42686% | 0.69517% | 0.90641% | 1.07667% | 1.35519% | 1.51737% | 1.62762% |
| 1.00021248 | 1.001090877 | 1.003553106 | 1.00692396 | 1.010916211 | 1.020666687 | 1.030811123 | 1.049552019 |
| 1mo | 3mo | 6mo | 9mo | 12mo | 18mo | 24mo | 36mo |
| 3/8/2022 | 3/8/2022 | 3/8/2022 | 3/8/2022 | 3/8/2022 | 3/8/2022 | 3/8/2022 | 3/8/2022 |
| 4/7/2022 | 6/7/2022 | 9/7/2022 | 12/7/2022 | 3/7/2023 | 9/7/2023 | 3/7/2024 | 3/7/2025 |
| 31 | 92 | 184 | 275 | 365 | 549 | 731 | 1096 |
| AMERIBOR 30T Term Curve | | | | | | | |
| 0.18584% | 0.41378% | 0.69138% | 0.89365% | 1.06918% | 1.36760% | 1.53668% | 1.65123% |
| 1.00021604 | 1.001057433 | 1.003533737 | 1.0068265 | 1.010840297 | 1.020855941 | 1.031203143 | 1.050270875 |
| 1mo | 3mo | 6mo | 9mo | 12mo | 18mo | 24mo | 36mo |
| 3/8/2022 | 3/8/2022 | 3/8/2022 | 3/8/2022 | 3/8/2022 | 3/8/2022 | 3/8/2022 | 3/8/2022 |
| 4/8/2022 | 6/8/2022 | 9/8/2022 | 12/8/2022 | 3/8/2023 | 9/8/2023 | 3/8/2024 | 3/8/2025 |
| 31 | 92 | 184 | 275 | 365 | 549 | 731 | 1096 |

For more information on the Libor replacement, contact: Rocco Chierici: 312-373-5439 SVP the Fixed Income Group at I
Corrine Baynes: 800-367-3349 VP the Fixed Income Group at R.

The risk of loss in trading futures and/or options is substantial, and each investor and/or trader must consider whether this is a suitable investment.

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