

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

4.0%
Current Yield to Maturity
(as of 3/31/25)

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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