1989 Survey of Recent Developments in Indiana Law
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Indiana National
on the subject of options

<table>
<thead>
<tr>
<th>Investment Option</th>
<th>Minimum Investment</th>
<th>Maturities</th>
<th>Credit</th>
<th>Income</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax-Exempt Municipal Bonds/ Unit Investment Trusts</td>
<td>$ 5,000 1,000</td>
<td>To 30 Years</td>
<td>Backed by Issuer</td>
<td>Semi-Annual Coupon/ Monthly, Quarterly, Semi-Annual</td>
<td>Exempt from Federal Income Tax for Corporations, and from State and Federal Tax for Individuals.*</td>
</tr>
<tr>
<td>Money Market Funds</td>
<td>1,000</td>
<td>Day to Day</td>
<td>Issuing Fund</td>
<td>Monthly</td>
<td>High current income, preservation of capital, easy withdrawal procedures. Share value stability &amp; check writing redemption.</td>
</tr>
<tr>
<td>Mutual Funds</td>
<td>250</td>
<td>Open End Funds</td>
<td>Issuing Fund</td>
<td>Monthly</td>
<td>High current return, monthly income, liquidity, high quality portfolios.</td>
</tr>
<tr>
<td>U.S. Treasury Bills</td>
<td>10,000</td>
<td>One Year or less</td>
<td>Direct Obligations of U.S. Treasury</td>
<td>Discount to Maturity</td>
<td>High quality, extremely liquid, state tax exempt.*</td>
</tr>
<tr>
<td>U.S. Treasury Notes</td>
<td>5,000 1,000</td>
<td>1 - 3 Years 3 - 10 Years</td>
<td>Direct Obligations of U.S. Treasury</td>
<td>Semi-Annual Coupon</td>
<td>High quality, extremely marketable, state tax exempt.*</td>
</tr>
<tr>
<td>U.S. Treasury Bonds</td>
<td>1,000</td>
<td>Over 10 Years</td>
<td>Direct Obligations of U.S. Treasury</td>
<td>Semi-Annual Coupon</td>
<td>High quality, extremely marketable, state tax exempt.*</td>
</tr>
<tr>
<td>Discount Notes: Primarily Federal Home Loan Banks, FNMA, Federal Farm Credit Banks</td>
<td>10,000</td>
<td>30 to 360 Days</td>
<td>Issuing Agency</td>
<td>At Maturity</td>
<td>May offer higher yields and smaller minimums than Treasury issues. High quality and extremely liquid.*</td>
</tr>
<tr>
<td>Federal Farm Credit, FNMA, Federal Home Loan Banks</td>
<td>1,000 5,000 10,000</td>
<td>6 Months to 30 Years</td>
<td>Issuing Agency</td>
<td>At Maturity or Semi-Annual Coupon</td>
<td>May offer higher yields and smaller minimums than Treasury issues. High quality and good marketability.*</td>
</tr>
<tr>
<td>Bankers Acceptances</td>
<td>100,000</td>
<td>10 Days to 270 Days</td>
<td>Guaranteed by Issuing Bank</td>
<td>Discount to Maturity</td>
<td>High quality and extremely liquid.*</td>
</tr>
<tr>
<td>Commercial Paper</td>
<td>100,000</td>
<td>To 270 Days</td>
<td>Backed by Issuer</td>
<td>At Maturity or Discount to Maturity</td>
<td>High yields, good marketability, highly liquid.*</td>
</tr>
</tbody>
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*Possible market risk if sold before maturity date.

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