

# Do you know your number? lump sum

Call us for an individual analysis  
and a series of "what-if"  
scenarios to help you determine  
your optimum retirement date.

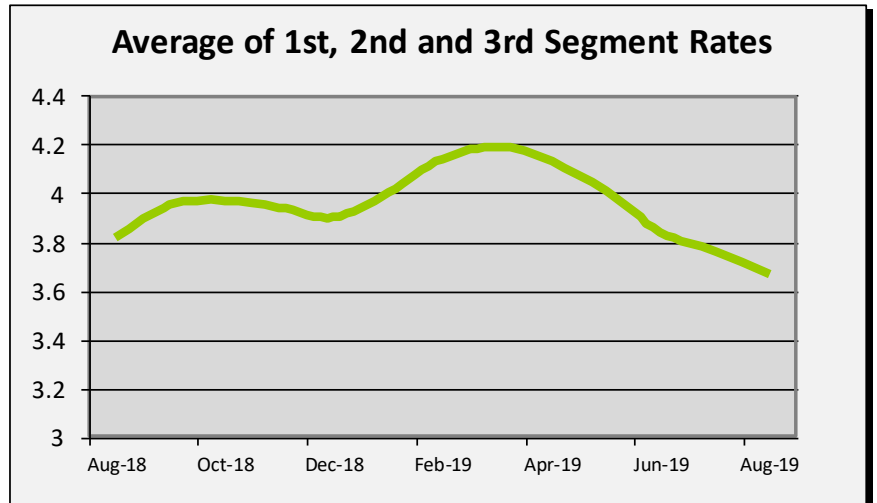
**423.230.4500**

**INTEGRITY**  
CAPITAL MANAGEMENT  
Retirement Planning | 401k Plan Solutions

## IRS Blended Rates

Month/ Year	First Segment	Second Segment	Third Segment
Oct-19	Reported November 15-17		
Sept-19	2.13	3.07	3.65
Aug-19	2.09	3.00	3.61
July-19	2.34	3.38	4.01
June-19	2.41	3.51	4.01
May-19	2.72	3.76	4.33
Apr-19	2.79	3.88	4.33
Mar-19	2.86	4.00	4.42
Feb-19	3.01	4.11	4.41
Jan-19	3.19	4.25	4.6
Dec-18	3.38	4.32	4.69
Nov-18	3.43	4.46	4.88
Oct-18	3.33	4.39	4.72
Sept-18	3.21	4.26	4.55
Aug-18	3.10	4.15	4.46
Jul-18	3.15	4.20	4.47
Jun-18	3.12	4.20	4.60
May-18	3.08	4.19	4.58
Apr-18	2.99	4.04	4.43

## Interest Rate Trends



The highlighted blocks in the "IRS Blended Rate" table to the left represent the rates used to compute a lump sum if retiring in the next quarter.

To receive an estimation of your lump sum, please be prepared to provide us with the following:  
 Monthly Annuity Payment \_\_\_\_\_ Projected Retirement Date \_\_\_\_\_

Integrity Capital Management (ICM) is Registered Investment Advisory firm located in downtown Kingsport and offers retirement planning, asset management and 401k advisory services. Our partners have more than 60 years combined experience creating customized investment solutions for individuals. For more information about ICM, contact us at 423.230.4500 or visit our website at [www.retirewithicm.com](http://www.retirewithicm.com).