

Ten-year historical performance of the very stable Cost of Savings Index (COSI)

What's the most important feature of an adjustable rate mortgage (ARM)? The index that determines the rate. A stable index—such as COSI—helps to keep your payments on a steady, more predictable path. COSI is calculated at the end of every month

by using the weighted average rate paid by World Savings on their checking and savings accounts. What this means historically is that COSI does not move up or down as rapidly as market interest rates. See for yourself in the chart below.

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
January	3.92%	4.57%	5.15%	4.98%	5.04%	4.67%	4.69%	5.52%	3.39%	2.56%	1.85%
February	3.89	4.82	5.15	5.01	5.04	4.63	4.75	5.54	3.27	2.47	1.85
March	3.84	4.99	5.08	4.99	5.02	4.60	4.78	5.47	3.15	2.30	1.85
April	3.79	5.14	5.01	4.98	5.02	4.58	4.84	5.35	3.04	2.25	1.85
May	3.76	5.27	4.97	5.00	5.03	4.55	4.96	5.21	2.98	2.17	1.85
June	3.77	5.33	4.93	5.07	5.01	4.52	5.03	5.03	2.94	2.14	1.85
July	3.82	5.32	4.92	5.10	4.99	4.50	5.11	4.80	2.92	2.12	1.88
August	3.88	5.30	4.93	5.10	4.95	4.47	5.20	4.60	2.89	2.06	1.91
September	3.94	5.25	4.92	5.09	4.92	4.48	5.25	4.39	2.85	2.03	1.94
October	4.05	5.22	4.95	5.08	4.91	4.50	5.28	4.19	2.81	1.95	1.97
November	4.17	5.18	4.96	5.07	4.85	4.56	5.37	3.89	2.74	1.87	
December	4.34	5.16	4.96	5.04	4.79	4.64	5.46	3.59	2.63	1.86	



Comparison of major indexes: The COSI Advantage

