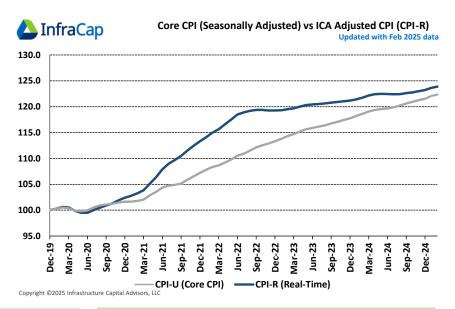
Infrastructure Capital Real Time Consumer Price Index: CPI-R

The Index: The index uses seasonally adjusted Core-CPI (excluding Food and Energy) while adjusting the methodology for Shelter. Rather than using the highly lagged and subjective owner's equivalent rent, CPI-R uses a seasonally adjusted average of Apartment List's "National Rent Report" and Zillow's "Home Value Index" as a more current indactor of shelter prices.

The Findings: Inflation was considerably higher than reported in 2020/2021 and has recently fallen by more than indicated by traditional Core-CPI. The Federal Reserve was therefore late to recognize inflation, raising interest rates late into the cycle. Subsequently, the fed is now late to recognize falling inflation and is late to loosen monetary policy.



Date Reported 100 WoMN K to TM N Che 100.0 Reported 100 WoMN K to TM N Che 100.0 Reported 100 Reported 100 Reported 100 Reported 100 Reported Reported 100.0 Reported Report		CPI-U (Core CPI)						CPI-R (I	Real-Time)	
Dec.19 286.0 100.0	5				Annualized	TT0 4 0/ 61	42/24/2040 400	54 54 0/ Ol	A P I BA . BA O/	TTN4 0/ 61
Im 20		-		MoM % Chg	MoM %	TTM % Chg		MoM % Chg	Annualized MoM %	TTM % Chg
Feb-20				0.26%	3 19%			0.28%	3 39%	
Mar-20 267.1 100.4 -0.12% -1.41% 100.5 -0.13% -1.30% Apr-20 268.7 99.9 -0.43% -1.50% 99.9 -0.62% -7.24% Apr-20 268.8 99.9 -0.13% -1.50% 99.5 -0.02% -0.22% -0.22% Jul-20 267.4 100.5 0.58% 7.18% 100.0 0.53% 6.54% Apr-20 268.4 100.9 0.39% -7.24% 100.5 0.46% 5.61% Apr-20 268.4 100.9 0.39% -7.24% 100.5 0.46% 5.61% Apr-20 268.9 101.1 0.10% 2.11% 100.9 0.48% 5.24% Apr-20 268.9 101.1 0.11% 2.11% 100.9 0.48% 5.24% Apr-20 268.9 101.1 0.10% 2.11% 100.9 0.48% 5.24% Apr-20 270.0 101.5 0.25% 3.05% 1.50% 100.9 0.47% 5.38% 2.40% Apr-20 270.0 101.5 0.25% 3.05% 1.50% 100.9 0.51% 7.62% Apr-20 270.0 101.5 0.25% 3.05% 1.50% 1.02% 100.4 0.47% 5.38% 2.40% Apr-20 270.0 101.5 0.25% 3.05% 1.38% 1.20% 100.4 0.47% 5.38% 2.40% Apr-20 270.8 101.8 0.18% 1.65% 1.22% 100.8 0.47% 5.79% 2.41% Apr-20 270.8 101.8 0.18% 1.65% 1.22% 100.8 0.47% 5.79% 2.41% Apr-20 270.8 101.8 0.18% 1.65% 1.22% 100.8 0.47% 5.79% 2.41% Apr-20 270.8 101.8 0.18% 1.05% 1.06%										
Apr.										
		265.7	99.9	-0.49%			99.9			
Jul 20 267.4 100.5 0.58% 7.18% 100.5 0.46% 5.61% 5ep-20 268.9 101.1 0.19% 2.21% 100.5 0.46% 5.61% 5ep-20 268.9 101.2 0.14% 1.68% 101.3 0.40% 4.88% 101.2 0.14% 1.68% 101.3 0.40% 4.88% 101.2 0.10% 1.68% 101.3 0.40% 4.88% 101.2 0.10% 1.68% 101.3 0.40% 4.88% 101.2 0.10% 1.68% 101.2 0.61% 7.62% 101.7 7.62% 101.7 0.61% 7.62% 101.7 0.61% 7.62% 101.7 0.61% 7.62% 101.7 0.61% 7.62% 101.7 0.61% 7.62% 101.7 0.61% 101.7 0.61% 7.62% 101.7 0.61% 1.62% 102.4 0.47% 5.59% 2.61% 101.7 0.25% 3.04% 1.65% 103.8 0.35% 4.31% 2.48% 101.7 0.25% 3.04% 1.65% 103.8 0.58% 7.14% 3.31% 1.64% 1.27% 103.2 0.47% 5.79% 2.61% 10.727 0.716 0.25% 3.04% 1.65% 103.8 0.58% 7.14% 3.31% 10.727 0.776 0.67% 8.33% 3.78% 106.4 1.19% 15.29% 5.24% 10.721 0.776 0.044 0.78% 8.78% 4.42% 107.9 1.42% 18.49% 8.44% 11.721 778.6 104.4 0.78% 8.78% 4.42% 106.7 0.65% 8.44% 9.18% 3.95% 106.7 0.66% 8.44% 9.18% 3.95% 3.06% 0.077 0.66% 8.44% 9.18% 3.95% 3.06% 0.077 0.66% 8.44% 9.18% 3.95% 3.06% 0.077 0.06% 8.44% 9.18% 3.96% 3.06% 0.077 0.06% 8.44% 9.18% 3.06% 0.077 0.06% 8.44% 9.18% 3.06% 0	May-20	265.4	99.8	-0.13%	-1.50%		99.5	-0.38%	-4.45%	
Aug. 20 288 9 101 1 0.39% 4.74% 100.9 0.43% 5.24% Oct-20 289 9 101.1 0.14% 1.68% 101.3 0.40% 4.88% Nov-20 270.3 101.5 0.25% 3.05% 101.9 0.61% 7.67% Dec 20 270.3 101.6 0.13% 1.61% 1.62% 102.4 0.47% 5.83% 2.40% Feb 21 270.8 101.8 0.13% 1.61% 1.27% 103.2 0.47% 5.79% 2.64% Feb 21 270.8 101.8 0.13% 1.61% 1.27% 103.2 0.47% 5.79% 2.61% Apr-21 273.6 102.9 0.80% 10.04% 2.97% 105.1 1.22% 15.79% 2.64% Apr-21 273.6 104.4 0.78% 9.78% 4.22% 107.9 1.42% 18.84% Jul-21 277.6 104.4 0.78% 9.78% 4.22% 107.9 0.42%	Jun-20	265.8	99.9	0.16%	1.99%		99.5	-0.02%	-0.22%	
Sep-20	Jul-20	267.4	100.5	0.58%	7.18%		100.0	0.53%	6.54%	
Dec. 20 269.3 101.2 0.14% 1.68% 101.3 0.40% 4.88% 101.9 0.61% 7.62% 102.0 101.9 0.61% 7.62% 102.0 101.9 0.61% 7.62% 102.0 101.9 0.61% 7.62% 102.0 101.9 0.61% 7.62% 102.0 101.9 0.61% 7.62% 102.0 101.9 0.61% 7.62% 102.0 101.8 0.13% 1.61% 1.62% 102.8 0.35% 4.31% 2.48% 102.0 102.8 0.35% 4.31% 2.48% 102.2 0.47% 5.79% 2.61% 102.2 0.47% 5.79% 2.61% 102.2 0.47% 3.31% 1.61% 103.8 0.55% 7.14% 3.31% 1.61% 103.8 0.55% 7.14% 3.31% 1.61% 103.8 0.55% 7.14% 3.31% 1.61% 103.8 0.55% 7.14% 3.31% 1.61% 103.8 0.55% 7.14% 3.31% 1.61% 103.8 0.55% 7.14% 3.31% 1.61% 102.2 1.62% 1.	_	268.4		0.39%			100.5	0.46%	5.61%	
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Dec-20 270.3 101.6 0.13% 1.61% 1.62% 102.8 0.25% 4.31% 2.46% Feb-21 270.8 101.8 0.13% 1.61% 1.27% 102.2 0.47% 7.14% 3.31% Apr-21 271.5 102.0 0.25% 3.04% 1.65% 103.8 0.58% 7.74% 3.11% Apr-21 273.6 102.9 0.80% 10.04% 2.57% 105.1 1.23% 15.79% 5.24% Apr-21 275.5 103.5 0.67% 8.33% 3.78% 106.4 1.19% 15.26% 6.00% Apr-21 277.6 104.4 0.78% 9.78% 4.22% 107.9 1.42% 18.49% 8.44% Apr-21 277.6 104.4 0.78% 9.78% 4.22% 107.9 1.42% 18.49% 8.44% Apr-21 279.0 104.9 0.14% 1.66% 3.95% 4.01% 100.7 0.68% 8.44% 8.44% 9.12% 4.00%										
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Apr-22 290.5 109.2 0.49% 6.10% 6.16% 116.6 0.81% 10.18% 10.90% May-22 292.0 109.8 0.54% 6.66% 6.02% 117.5 0.79% 9.96% 10.47% Jun-22 294.0 110.5 0.67% 8.40% 5.91% 118.5 0.84% 10.55% 9.83% Jul-22 295.1 110.9 0.36% 4.46% 5.90% 118.9 0.33% 4.08% 9.11% Aug-22 296.6 111.5 0.57% 7.10% 6.63% 119.4 0.16% 1.98% 8.06% Oct-22 299.4 112.5 0.37% 4.52% 6.30% 119.4 -0.01% -0.10% 7.05% Nov-22 300.3 112.9 0.31% 3.81% 5.96% 119.3 -0.01% -0.09% 1.28% Jan-23 302.7 113.8 0.42% 5.10% 5.54% 119.3 0.01% 0.09% 5.25% Jan-23	Feb-22	288.3	108.4	0.51%	6.27%	6.46%	115.0	0.77%	9.63%	11.37%
May-22 292.0 109.8 0.54% 6.66% 6.02% 117.5 0.79% 9.96% 10.47% Jun-22 294.0 110.5 0.67% 8.40% 5.91% 118.5 0.84% 10.55% 9.83% Jul-22 295.1 110.9 0.36% 4.46% 5.90% 118.9 0.33% 4.08% 9.11% Aug-22 296.6 111.5 0.51% 6.28% 6.29% 119.2 0.26% 3.15% 8.66% Cot-22 298.3 112.1 0.57% 7.10% 6.63% 119.4 0.16% 1.98% 8.06% Cot-22 299.4 112.5 0.37% 4.52% 6.30% 119.4 0.01% 0.10% 7.05% Nov-22 300.3 112.9 0.31% 3.81% 5.96% 119.3 0.09% 1.08% 6.08% Jan-23 302.7 113.8 0.42% 5.10% 5.54% 119.3 0.03% 0.42% 4.55% Feb-23 304.1 114.3 0.47% 5.74% 5.50% 119.5 0.17% 2.00% 3.93% Apr-23 305.1 114.7 0.34% 4.12% 5.56% 119.5 0.17% 2.00% 3.93% Apr-23 306.5 115.2 0.45% 5.51% 5.51% 120.0 0.27% 3.30% 2.99% May-23 307.6 115.6 0.37% 4.53% 5.34% 120.0 0.27% 3.30% 2.99% Aug-23 309.0 116.1 0.22% 2.63% 4.70% 120.5 0.07% 0.80% 1.37% Aug-23 309.0 116.1 0.22% 2.63% 4.70% 120.5 0.07% 0.80% 1.37% Sep-23 310.6 116.8 0.31% 3.82% 4.14% 120.8 0.13% 1.54% 1.16% Oct-23 311.4 117.1 0.26% 3.26% 4.26% 4.26% 1.20 0.12% 1.44% 1.29% Dec-23 313.2 117.7 0.27% 3.34% 3.91% 121.2 0.12% 1.43% 1.61% Dec-24 315.6 119.4 0.36% 3.68% 3.29% 122.4 0.02% 0.02% 0.25% 1.88% Aug-24 316.8 119.1 0.38% 4.69% 3.81% 122.2 0.34% 4.21% 2.00% Aug-24 317.6 119.4 0.26% 3.21% 3.62% 122.4 0.02% 0.02% 1.66% Aug-24 318.1 119.6 0.14% 1.74% 3.39% 122.4 0.02% 0.02% 1.65% Aug-24 318.1 119.6 0.14% 1.74% 3.39% 122.5 0.05% 0.54% 1.88% Aug-24 318.3 119.7 0.09% 3.24% 3.29% 122.4 0.02% 0.02% 0.29% 1.67% Aug-24 318.1 119.6 0.14% 1.74% 3.39% 122.6 0.16% 1.99% 1.53% 1.59% Aug-24 318.1 11	Mar-22	289.0	108.7	0.27%	3.33%	6.48%	115.6	0.57%	7.05%	11.36%
Jun-22 294.0 110.5 0.67% 8.40% 5.91% 118.5 0.84% 10.55% 9.83% Jul-22 295.1 110.9 0.36% 4.46% 5.90% 118.9 0.33% 4.08% 9.11% Aug-22 296.6 111.5 0.51% 6.28% 6.29% 119.2 0.26% 3.15% 8.66% Sep-22 298.3 112.1 0.57% 7.10% 6.63% 119.4 0.16% 1.98% 8.06% 0ct-22 299.4 112.5 0.37% 4.52% 6.30% 119.4 0.01% 0.01% 0.10% 7.05% Nov-22 300.3 112.9 0.31% 3.81% 5.96% 119.3 0.01% 0.09% 1.08% 6.08% Dec-22 301.4 113.3 0.37% 4.56% 5.68% 119.3 0.01% 0.00% 5.25% Jan-23 302.7 113.8 0.42% 5.10% 5.54% 119.3 0.03% 0.42% 4.55% 5.69% 119.3 0.03% 0.42% 4.55% 6.69% Apr-23 304.1 114.3 0.47% 5.74% 5.50% 119.5 0.17% 2.00% 3.93% Mar-23 305.1 114.7 0.34% 4.12% 5.56% 119.7 0.16% 1.94% 3.50% Apr-23 307.6 115.5 0.45% 5.51% 5.51% 120.0 0.27% 3.30% 2.95% May-23 307.6 115.6 0.37% 4.53% 5.34% 120.3 0.25% 3.01% 2.39% Jun-23 308.3 115.9 0.22% 2.66% 4.86% 120.4 0.10% 1.25% 1.37% Aug-23 309.6 116.4 0.22% 2.66% 4.40% 120.6 0.08% 1.02% 1.23% 1.44% 1.20% 5.69-23 310.6 116.8 0.31% 3.82% 4.44% 120.8 0.13% 1.54% 1.16% 0.042 3.13.2 117.7 0.26% 3.30% 3.68% 4.01% 121.0 0.10% 1.23% 1.48% 1.64% 1.					6.10%					
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