



How to choose the right type of bond for you?

In the multi-trillion dollar bond market, where should you start looking?

U.S. Government Securities

- Safety: backed by "full faith and credit"
- Vast, liquid market
- Wide range of securities/maturities
- No call provisions
- Free from state and local taxes in U.S. (always check with your own accountant to discuss your personal situation)

Certificates of Deposit in a Bank

- Safety: FDIC
- Buy in thousand dollar increments
- Many maturities
- Brokered CDs – easy to buy from many banks
- Callable and non-callable
- Can buy in an IRA
- Could lose if sold before maturity

Corporate Bonds

- Large, liquid market
- Relatively attractive yields
- Dependable income
- Safety
- Diversity
- Two types:
 - Investment grade
 - High yield

High Yield Bonds

- Below investment grade
- Sometimes referred to as "junk" bonds
- Market has evolved significantly since the 1970s
- Now a larger, more liquid, more credible and diverse market
- Attractive yields
- Total return potential
- Diversification
- Less sensitive to interest rates compared to U.S. Treasuries
- Higher risk of default

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