

June Question of the Month

One piece of advice my father gave me was to invest in FDIC insured bank CDs. However, as you know, bank CDs are not paying much these days. What options do I have to invest conservatively like I learned from my father? Thank you.” Leonard.

Great question, Leonard. As you know, interest rates are at historical lows. This is great for borrowing money, but not so good for people wanting to earn as much as they can without taking any risk on their investments. Unfortunately, I believe it will be like this for a while.

Retirement & Estate Planning



Patrick J. Couture
IAR, Investment Advisor
Representative,
Radio Talk Show Host

www.KeyStoneCV.com

Fortunately though, there are some options. Those who are committed to FDIC insured CDs should consider “Market Linked” FDIC insured CDs. These CDs work just like traditional bank CDs, in that

they have no market risk if held to maturity and are insured up to \$250,000 per person. But, they give the investor a much higher upside potential as the interest rate is “linked” to some type of market index. If that specific index goes up during the term, then you can earn a percentage of those gains. If that index goes down, then you do not lose any money as long as the CD is held to maturity.

In low interest rate environments like these, you need to explore and learn about all of the available options that may meet your objectives. For buyers of FDIC insured CDs, “Market Linked” CDs are an option to consider. To learn more about these options, feel free to reach out to me for additional information.

Tune into the It’s Your Money Show next week as we answer other questions from our readers. Hear us on **WMEQ** (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on **WWIB** (103.7 FM), Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022**, info@KeyStoneCV.com, or through our website, www.KeyStoneCV.com.

Investment Advisory Services offered through Brookstone Capital Management LLC, a Registered Investment Advisor. Investments and/or investment strategies involve risk including the possible loss of principal. There is no assurance that any investment strategy will achieve its objectives. This information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual’s situation. Content is provided by third parties for informational purposes only and is not a solicitation to buy or sell any products mentioned.