SOUNDVIEW FINANCIAL

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Just off the press, "First came the Fed's traditional statement, released after each meeting of its policy-making committee, which said that the central bank intended to hold short-term rates near zero 'at least through late 2014'."

"And there is growing criticism that the Fed's policies are unfairly taking money from savers, including many seniors who planned their retirements around the interest rates that low-risk assets like bank deposits used to pay." [1]

Retired or not, I have one question I'd like you to think about. ***Are you satisfied with the interest rate you are getting on your savings?***

If your investment objectives include seeking a **High Rate of Current Income, Low Risk and Ready Liquidity,** you should consider corporate and municipal bonds.

If you are in the 15% or lower tax bracket consider:

| Security | ***Distribution Rate*** | 3-Day SEC Yield | Wgt. Ave. Yield to Maturity | Wgt. Ave. Yield to Worst |
|---|---|---|---|---|
| *Guggenheim 2015 High-Yield Corporate Bond ETF* | ***5.27%*** | 6.73% | 6.81% | 4.91% |

If you are in the 25% or higher tax bracket and require ***federally tax-free*** income consider:

| Security | ***Current Yield*** | Premium / Dscount | Levered Fund Duration |
|---|---|---|---|
| *BlackRock Municipal 2018 Tr.* | ***5.53%*** | 6.61% | 6.83 years |

Please call (203-261-3859) or email (bboronski@soundviewfa.com) to determine what is suitable for your personal situation.

Sincerely,

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[1] Appelbaum, B. (2012, Jan. 25). Fed Signals That a Full Recovery Is Years Away. *The New York Times*