



Dan Reisinger, MS (Financial Services), CLU, ChFC

PO Box 188

Kemblesville, PA 19347

## Learn How to Earn Higher Interest Rates and Better Returns on Your Investment - FAQ

**Our platform is focused on creating higher yields in a principal protected portfolio. This is important for several reasons:**

1. We create safe money (principal protected) strategies with various WALs (Weighted Average Life - a measurement of how quickly the portfolio turns over), which can put current portfolio dollars now sitting in [low interest accounts](#) to [much better use](#).
2. Our strategies mesh well with the retirees' need for interest income to help support monthly income needs.

### **How safe are the strategies that you utilize?**

1. We use three different investment products that each have guarantees of principal. The security comes from FDIC/NCUA on [our CD products](#), [State guaranteed funds](#) on our insurance based products, and [first position lien status](#) on our land lease products.

### **Is the interest deferred or paid out as earned?**

1. Some of the strategies pay monthly interest during the holding periods, which range from 12 months to 10 plus years. Some of the strategies pay deferred lump sums. We are able to tailor a strategy based on the client's needs and objectives. Long term deferred lump sums are good choices when planning for inheritances for loved ones.

### **How long is the commitment we make?**

1. Depending on the product(s) chosen, the maturity can be as short as 12 months, and as long as 10 plus years. Combining various strategies allows for the creation of an acceptable WAL, which is a measurement of how quickly the portfolio turns over. This WAL creates the liquidity that is required for the particular client's needs and objectives.



Dan Reisinger, MS (Financial Services), CLU, ChFC

PO Box 188

Kemblesville, PA 19347

### What are the average yields that can be earned in today's low interest rate environment?

1. This will depend on several factors, including total amount invested, and the WAL that the client is willing to accept. Normal WALs in the retiree world are in the 2 to 10 year timeframe, and [yields in the 5% - 7% range are very achievable](#).

### How about the retiree's long standing relationship with other investment providers?

1. Our strategies focus on those funds that demand principal safety. We do not utilize any stocks, bonds, or mutual funds, so the funds that are earmarked for [growth - not income](#) - are not suitable for our products. In other words we stay in "our lane," and are able to replace [low yielding banking and investment products](#) with [our higher yield safe money alternatives](#).

### How are you compensated?

1. We are paid directly from the vendors of the products that we place for our retiree clients. We do not charge any fees - either up front, or ongoing.