

"Arizona Investors Frustrated With Low Paying CD's... Free Report Reveals What To Do!"

By Al Buck
Staff Writer

Recently there has been a lot of activity with interest rates that has made people a little nervous about the security of their savings. Betty, a resident in Mesa complained about the disgustingly low rates to her bank only to be frustrated even further. "Even though I have been a member of the same bank for years they were unable to give me a better rate than 4%, and that was only if I was willing to lock it up for 5 years! There is no way that I will have enough money to enjoy my retirement, I may even have to go back to work if I live longer than expected. I was hoping to leave a little money for my kids after I die but it doesn't look like that will happen either." Betty is one of many who are finding that the money they have saved throughout their working years is just not going to last long enough, especially with the uncertainty of social security income.

► **Too Many People Trust The Banks!**

After talking to many bank employees there has been little evidence to support any hope of higher interest rates in the near future for CD's or other bank products. According to a local retired bank professional, CD's and other deposit accounts are pushed because the bank relies on customers deposit money to invest.

Not only does the bank invest by using the money to loan to customers (which gives them a return of 5%-25% on your money) but they also invest in bonds and mutual funds which also gives them a much higher return on the money than any product they offer. It would seem that after having paid 10%-20% to the banks on personal loans, credit cards, secured credit (like auto and home loans) the banks should be able to offer more than 4% to their "valued" customers.

Unfortunately, Credit Unions are not much better.

► **If Not The Bank, Then Who?**

So, with banks being the big bad wolf, where else can consumers turn for higher rates and better products? There is more than one option. One could take all of his hard earned money and invest in mutual funds or stocks and bonds. There is a high earning potential, but also a high losing potential. One day you could receive a statement saying that your 401K account from your previous employer has gone up hundreds of dollars just to find out the next month you have lost a bundle. Even though this is an extreme example it is a possibility when speaking of any type of variable product. Another option is just throwing cash under your mattress. The problem with this is that your money will not even keep up with inflation. Also, if your home were broken into or burned down you

would never see a cent of that money again. That's a little too risky for most.

► **The Answer Revealed!**

After realizing that her money was not earning the way she wanted it to with the bank, Betty did a little research. She spent hours educating herself about her options. Eventually, she heard from a friend about a local company who does all of the homework for individuals who want to increase their earnings and avoid risk. There is even a free report that this company sends out to educate consumers about their options.

Betty received a free report by simply going to www.wealthguardiangroup.com. A report was e-mailed to her and also mailed at no charge. Since Betty read the report she has been more optimistic about her retirement funds than ever before. Becoming educated about other products is the only way consumers can ensure that the money they make is safe and will last as long as needed. If you are unable to access the internet you can also call 1-800-273-5104 24 hours for a free recorded message and they will mail a free report to you.

So how many safe alternatives are there to CD's? The best way to find out is by ordering the free report!!