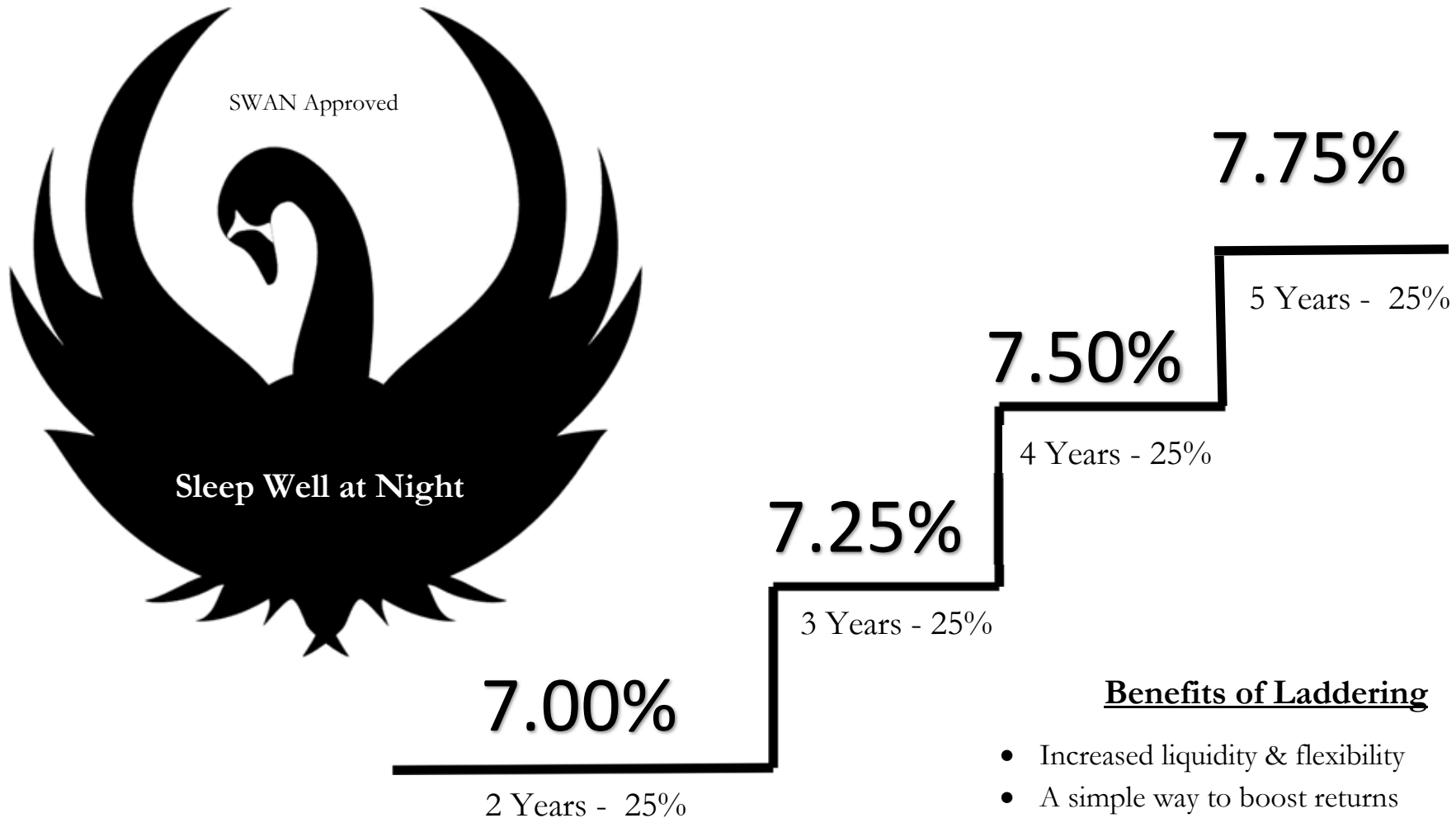


Laddering

Laddering involves spreading your investment among varying maturity dates



Benefits of Laddering

- Increased liquidity & flexibility
- A simple way to boost returns
- Protection against interest rate risk
- Make retirement the best years of your life

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You Can Really Live on Interest Without Using Your Principal