

# Low interest rates on savings got you down?

## JOBS Act opens door to higher yields

It's a familiar complaint. Low interest rates are making life difficult for people who depend on interest income. Surveys of interest yield on standard interest bearing investments have been reporting typical returns of less than 2% for the past several years. This has created major difficulties for people who depend on interest income for their financial plan or retirement.

Financial planners did not predict during the past several decades that today's retirement would need to be carried out with cash yield of less than 2%.

Of course the reason that interest bearing investments are so important is that gains from stocks are too speculative for some mature investors. One bad "swing" and the portfolio may never recover. There are mortgage investments, but they require administration.

Other situations have their own complexities. Interest income earners are keen for simple alternatives.

There has been a welcome development in Washington that many people don't know about. It arises from legislation called the JOBS Act. The law was passed with bi-partisan support to stimulate employment by creating new ways for qualified corporations to raise financing through offerings.

A benefit of this legislation for accredited investors is that it now allows qualified corporations to advertise interest bearing Accredited Offerings to qualified investors directly. Some of these offerings are quite attractive and raise the bar for cash yield in the marketplace.

In the past, only a limited community of legal and investment professionals were privy to such deal flow, but the JOBS Act

has opened the door for direct offerings without the middleman.

One example of an Accredited Offering yielding 6% paid monthly is being opened in September 2015 by a consumer goods company in the environmental sector. The company, Winning Brands, is interested in launching new products. They would rather finance this through a cash yield process than through stock dilution. Income earners are the beneficiaries.

[www.WinningBrandsAccreditedOffering.com](http://www.WinningBrandsAccreditedOffering.com)

The official website provides information and enables interested qualified investors to request an Offering Memorandum without cost or obligation. The risks and rewards are described and questions can be asked to determine suitability.

If you find yourself frustrated by low yield on cash, you can thank

your representatives in Washington for giving you more options now.



*Eric Lehner, CEO of Winning Brands puts it this way, "The reason that an interest bearing Accredited Note can be safer than some stock is that the company cannot guarantee its stock price, but it has a legal obligation to honor the principal of the note. 6% per year is certainly much better than 1 or 2% and it supports our environmental work for society at the same time. It's a win-win situation."*