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Higher Returns from Safe Investments: Using Bonds, Stocks, and Options to Generate Lifetime Income

Marvin Appel

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“This book is a great source of knowledge. While reading I found myself learning things I didn’t know, and I’ve been in this business for over 20 years. Marvin Appel has done an excellent job; I am truly impressed.” --Ike Iossif, President and Chief Investment Officer, Aegean Capital Group, Inc., and Executive Producer of “MarketViews.tv”

Today, many risk-averse investors simply can’t meet their income needs with conventional bank CDs, money market funds, or bonds. This book reveals how you can earn more, without exposing yourself to excessive risk or the costs of a highly active trading strategy.

Dr. Marvin Appel shows how to take advantage of high-yield bond funds and income-producing equity strategies...when to purchase individual bonds, when to use bond mutual funds, and which bond funds are best...how to finally make diversification work again.

Step by step, you’ll build a master portfolio for the coming years: one that can deliver attractive long-term returns *more safely than you ever thought possible!*

- **Safer strategies for boosting fixed income returns**
  Smarter ways to mix bond ladders, investment-grade taxable bonds, municipal bonds, and high-yield bond mutual funds
- **Stock strategies that create new income streams at lower risk**
  Simple ways to use high-dividend stocks and covered call writing
- **Building the right income portfolio for your situation**
  Practical choices that reflect your temperament, goals, and needs

You can’t survive on what CDs and money markets are paying these days--but you can’t live with high risk, either. Fortunately, with this book’s powerful, proven strategies, you *can* earn more income without losing sleep! Dr. Marvin Appel reveals smarter, safer ways to use bonds and bond funds...derive more cash from stocks at surprisingly low risk...safely supplement your returns with preferred shares and options...*plan for income you can actually live on!*

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