

BONDS

Benefits



- ▶ **RELATIVELY SAFE INVESTMENT**
- ▶ **PREDICTABLE INCOME STREAM**
- ▶ **OPPORTUNITY TO INVEST IN YOUR COMMUNITY**
- ▶ **DIVERSIFICATION**

Drawbacks



- ▶ **LESS CASH ON HAND**
- ▶ **INTEREST RATE RISK**
- ▶ **ISSUER DEFAULT**
- ▶ **LESS TRANSPARENCY**
- ▶ **LOWER ROI**

