## What Benefits can Income Producing Investment brings for you?

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- > Makes you Think 'SOLUTION'; Brings NEW IDEAS for your Best Interests and Long-Term Benefits
- > Finds Creative and Innovative WAYS to Help your Business; Teaches you THINGS you may not have Known
- > What Investment Experience do you have? What is your Expectation of Investment RISK / RETURN?
- > Where are your Investments? What is your Expectation from Advisor?
- > How much Assets and how long can you Invest with us? When would you like to Start this Investment?

Example of Bank Operation on Checking, Saving and CD (attracting all kinds of savings then investing efficiently on LOANS, BONDS, and STOCKS for benefits thru spread)

1. Prime Rate: 0.25% ~ 1.00%

2. Operation Cost: 0.25% ~ 1.00%

3. Default Risk: 1.00% ~ 2.00%

4. Margin Rate: 1.00% ~ 2.00%

Interest Rate COST & SPREAD

2.50% ~ 4.00%



