

## WHAT TO DO WITH MY CASH: May 2033

1. How much do you have, how much should you have?
  - a. How much cash do you think you could possibly need in 24 hours?
    - i. Margin your brokerage
    - ii. Home equity line of credit
  - b. Are you heavy in cash cause you decided to not have any bonds in your portfolio while interest rates went up?
    - i. Then you would be moving back into bonds as interest rate peak
2. What cash alternatives do you have? Do you have enough cash flow to make ends meet?  
Want/need
  - a. Social security
    - i. 2500 a month is equal to 750,000 @ 4%
  - b. Pension
  - c. Annuity
  - d. Investment real estate
3.
  - i.
4. Stay short
  - a. 1 month treas 5.6%
  - b. 90 day treas 5.4
  - c. SWVXX 4.89
  - d. SPRXX 4.78 (Fidelity money fund)
5. Rates have peaked ... go long
  - a. 10 year treas 3.75
  - b. 30 year treas 3.98
6. Aggressive
  - a. JEPI 11.26
  - b. PSTL 6.50
  - c. PSA 4.22
  - d. Preferred stocks
    - i. T-a 21.65 5.74%
    - ii. PCG-A 21.64 6.94
    - iii. ZIONO 23.70 9.60
  - e. CTRE 5.81
  - f. DLR 5.40