

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