Document 0689

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Wanted: An investment that 's as simple and secure as a certificate of deposit but offers a return worth getting excited about a:e-p _ q:i-h-h _ n:x _ _ _ a_for:e-p _ a:e-p _ p:e-u-i _ q:i-h-h _ n_of:x-i _ n_of:x-i _ v:e-i-p _ q:i-h-h _ n_of:x-i _ a:i-h _ v_state:e-i-h _ v:e-i-p _ p:e-u-i _ q:i-h-h _ n_of:x-i _ v:e-i-p _ q:i-h-h _ n_of:x-i
  With $ 150 billion of CDs maturing this month, a lot of people have been scouring the financial landscape for just such an investment pre-u-i n:x card:i-i-c card:i-i-c pre-x-i n:x v:e-i q_dem:i-h-h n:x q:i-h-h n=of:x-i 
                                                ARGI

But investors looking for alternatives are n't finding it easy .
c:i-i-i n:x v_for:e-i-i _ n_to:x-i _ neg:e-h v_mental:e-i-h pron:x a_for:e-p-i _
                                                                                                                                   (ARG2)
(BV)
(compound)
                                                                                                                                                                                                                                                                                                                                                                                (ARG1) (ARG2)
             Yields on most fixed-income securities are lower than several months ago .

n:x p:e-u-i q:i-h-h n:x n:x _ a:e-i _ a:e-p n:x p:e-i-u _
 And the stock market 's recent gyrations are a painful reminder of the dangers there c:i-i-i q:i-h-h n:x n:x _ a:e-p n:x v_id:e-p-i q:i-h-h a_to:e-p-i n:x p:e-x-i q:i-h-h n:x place_n:x _
"If you 're looking for a significantly higher yield with the same level of risk as a CD , you 're not going to find it , " says Washington financial planner Dennis M. Gurt _ x:e-h-h pron:x _ v_for:e-i-i _ q:i-h-h a_for:e-e a:e-i n:x p:e-u-i q:i-h-h a_as:e-i n:x p:e-x-i n_of:x _ q:i-h-h n:x _ pron:x _ neg:e-h v_qmodal:e-h _ v:e-i-p pron:x _ v_to:e-i-h-i named:x-c a:e-p n:x named:x-c 
                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  (ARGI)
                                                                                          ARG1
                                                                                                                                                                                                                                                                                                                                                                          ARG2
                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               (compound) (ARGI)
                                                                                                                                                                                                                 BV
                                           Short-term municipal bonds , bond funds and tax-deferred annuities are some of the choices they mention – and not just as a way to get a higher return .

n_of:x-i a:e-p n:x n:x n:x v:e-i-p n:x v_id:e-p-i q:i-h-h a:e-i n_of:x-i pron:x v_to:e-i-p c:i-i-i c:i-i-i _ p:e-u-i q:i-h-h n_of:x-h _ v:e-i-i q:i-h-h a:e-i n_of:x-i _
                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        ARG2
In particular , advisers say , investors may want to look at securities that reduce the risk that CD holders are confronting right now , of having to reinvest the proceeds of maturing short-term certificates at lower rates pre-i pre-i _ n:x v_to:e-i-h _ n:x v_modal:e-h v:e-i-h _ v_at:e-i-i _ n:x _ v:e-i-p q:i-h-h _ n:x _ p:e-x-i v_e-i-i _ n
 A mix of CDs and other holdings may make the most sense q:i-h-h n_of:x-i _ n:x _ a:e-i n:x v_modal:e-h v:e-i-p-u q:i-h-h q:i-h-h n_of:x-i
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