**Finance Advising – Decimals Already Formatted**

1. Saving Over $9,500 Per Year for 2 years or less invest in a Money Market
   1. Interest Rate: 0.01
   2. Text: Money Market Accounts are similar to savings accounts in that they are a very good option for keeping your money liquid or available. However, here at First National Bank they receive a higher rate of return and require a $1000 minimum balance to open. They are a strong option for someone seeking to keep their funds liquid but would like to return a higher rate of return than a traditional savings account.
2. Saving Over $5,000 Per Year for 3-4 years or less invest in Bonds
   1. Interest Rate: 0.06
   2. Text: Bonds are debt issued by Countires, Cities, or Corporations in an attempt to raise money. They have maturity lengths of different terms but are a relatively safe way to keep your money and earn interest. However, they are not liquid.
3. Saving Less than $9,500 Per Year for 2 years or less invest in a savings account.
   1. Interest Rate: 0.0008
   2. Text: You are going to need your money extremely soon and you don’t want to take any risk losing it. A savings account is your best option.
4. Saving Over $3,000 For 5 – 8 Years invest in an index fund.
   1. Interest Rate: 0.08
   2. Text: You have a relatively long duration of time to invest and watch your money grow. You will most likely see the greatest returns during this time period in index funds with your money.
5. Saving Over $7,000 For 5 – 10 Years invest in a Low/Moderate Risk mutual fund
   1. Interest Rate: .084
   2. Text: A mutual fund is a collection of stocks that are managed and are owned by a collection of people. Low risk mutual funds are funds that will generate returns that are usually lower than a high or moderate risk mutual fund by the chance that one will lose a significant amount of money in the account is much lower. If you are willing to take more risk to hopefully see higher returns on your investment take a look at moderate risk mutual funds.
6. Saving Less Than $4,000 For 10 – 15 Years invest in a Moderate Risk Mutual Fund
   1. Interest Rate: .092

Text: A mutual fund is a collection of stocks that are managed and are owned by a collection of people. Moderate risk mutual funds are funds that will generate return rates that are usually higher than a low risk mutual fund, but lower than a high risk mutual fund. They run the risk of losing money but not as great as a High Risk mutual fund. These funds are taxed and may or may not charge commission, most usually charge management fees on both the initial principle as well as the returns that the fund yields.

1. Saving More Than $4,000 For 10 -15 Years consider investing in a Moderate Risk Mutual Fund mixed with some Growth and Value Stocks
   1. Interest Rate: .96
   2. Text: A mutual fund is a collection of stocks that are managed and are owned by a collection of people. Moderate risk mutual funds are funds that will generate return rates that are usually higher than a low risk mutual fund, but lower than a high risk mutual fund. They run the risk of losing money but not as great as a High Risk mutual fund. Combined with some individidual stocks it allows you to take slightly more risk for the chance of having higher returns.
2. Saving Less Than $2000 For 15 – 25 Years invest in a Moderate Risk Mutual Fund
   1. Interest Rate: .95
   2. Text: A mutual fund is a collection of stocks that are managed and are owned by a collection of people. Moderate risk mutual funds are funds that will generate return rates that are usually higher than a low risk mutual fund, but lower than a high risk mutual fund. They run the risk of losing money but not as great as a High Risk mutual fund. These funds are taxed and may or may not charge commission, most usually charge management fees on both the initial principle as well as the returns that the fund yields.
3. Saving More Than $2000 For 15 – 25 Years invest in a High Risk Mutual Fund with Growth, Value, and Small Cap Stocks
   1. Interest Rate: .1
   2. Text: A mutual fund is a collection of stocks that are managed and are owned by a collection of people. High risk mutual funds are funds that will generate return rates that are usually higher than a low or moderate risk mutual fund but run the risk one will lose a significant amount of money in the account. Combined with
4. Saving in some range around $5500 For 25 years or years recommend looking into an IRA
   1. Interest Rate: .1
   2. Text: An Individual Retirement Account IRA is a Government protected tax free retirement account in which one can place $5,500 of their yearly income tax free those 50 and over can contribute $6,500 per year. They come in a few forms including: The traditional where you pay taxes on your money when you receive it at Retirement and the Roth where you pay taxes on your money when you place it in your account. IRAs are great for those looking for a retirement account if they do not have a 401K or if they have already maxed out their 401K.
5. Saving More 10,000 a year for over 35 years invest in a diversity of options (mutual funds, index funds, blue chip stocks, growth and value stocks) and look into Private Banking and Private Equity/Venture Capital Opportunities once you become a multimillionaire.
   1. Interest Rate: .11
   2. Text: Congratulations you are well on your way to becoming a multimillionaire. Invest in a distribution of high yielding securities, stocks, index funds and mutual funds and you will experience the success of reahing the top 1%. When you do be sure to use the resources available to you such as private banking to further increase and maintain your wealth. While benefiting both your family and your community.
6. Saving More Than $8,000 a year for over 40 years invest in a diversity of options (mutual funds, index funds, blue chip stocks, growth and value stocks) and look into Private Banking and Private Equity/Venture Capital Opportunities once you become a multimillionaire.
   1. Interest Rate: .115
   2. Text: Congratulations you are well on your way to becoming a multimillionaire. Invest in a distribution of high yielding securities, stocks, index funds and mutual funds and you will experience the success of reahing the top 1%. When you do be sure to use the resources available to you such as private banking to further increase and maintain your wealth. While benefiting both your family and your community.
7. Saving More Than 5 a year for over 45 years invest in a diversity of options (mutual funds, index funds, blue chip stocks, growth and value stocks) and look into Private Banking and Private Equity/Venture Capital Opportunities once you become a multimillionaire.
   1. Interest Rate: .12
   2. Text: Congratulations you are well on your way to becoming a multimillionaire. Invest in a distribution of high yielding securities, stocks, index funds and mutual funds and you will experience the success of reahing the top 1%. When you do be sure to use the resources available to you such as private banking to further increase and maintain your wealth. While benefiting both your family and your community.
8. Saving Less than 5 a year for less than 70 years this could be like our else statement. Invest in a diversity of options (mutual funds, index funds, blue chip stocks, growth and value stocks)
   1. Interest Rate: .12
   2. Text: For a long term approach when you are not investing a significant amount of money. It is smart to stay diversified in an assortment of funds that have significant risk, but also a much more significant chance for high reward over the long term.