
To: Robert A. Becker(becker-docket@fzlz.com)
Subject: U.S. Trademark Application Serial No. 97120505 - INVEST BEYOND THE STOCK MARKET - YLDS 2113555
Sent: August 24, 2022 09:03:24 AM EDT
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United States Patent and Trademark Office (USPTO) Office Action (Official Letter) About Applicant's Trademark Application

U.S. Application Serial No. 97120505

Mark: INVEST BEYOND THE STOCK MARKET

Correspondence Address:

ROBERT A. BECKER
FROSS ZELNICK LEHRMAN & ZISSU, P.C.
151 WEST 42ND ST., 17TH FL.
NEW YORK NY 10036 UNITED STATES

Applicant: YieldStreet Inc.

Reference/Docket No. YLDS 2113555

Correspondence Email Address: becker-docket@fzlz.com

NONFINAL OFFICE ACTION

The USPTO must receive applicant's response to this letter within six months of the issue date below or the application will be abandoned. Respond using the Trademark Electronic Application System (TEAS). A link to the appropriate TEAS response form appears at the end of this Office action.

Issue date: August 24, 2022

The referenced application has been reviewed by the assigned trademark examining attorney. Applicant must respond timely and completely to the issue below. 15 U.S.C. §1062(b); 37 C.F.R. §§2.62(a), 2.65(a); TMEP §§711, 718.03.

SEARCH OF USPTO DATABASE OF MARKS

The trademark examining attorney has searched the USPTO database of registered and pending marks and has found no conflicting marks that would bar registration under Trademark Act Section 2(d). 15 U.S.C. §1052(d); TMEP §704.02.

SUMMARY OF ISSUES:

- Section 2(e)(1) Refusal - Merely Descriptive

SECTION 2(e)1 REFUSAL - MERELY DESCRIPTIVE

Registration is refused because the applied-for mark merely describes a purpose, feature or characteristic of applicant's services. Trademark Act Section 2(e)(1), 15 U.S.C. §1052(e)(1); *see* TMEP §§1209.01(b), 1209.03 *et seq.*

A mark is merely descriptive if it describes an ingredient, quality, characteristic, function, feature, purpose, or use of an applicant's services. TMEP §1209.01(b); *see, e.g.*, *In re TriVita, Inc.*, 783 F.3d 872, 874, 114 USPQ2d 1574, 1575 (Fed. Cir. 2015) (quoting *In re Oppedahl & Larson LLP*, 373 F.3d 1171, 1173, 71 USPQ2d 1370, 1371 (Fed. Cir. 2004)); *In re Steelbuilding.com*, 415 F.3d 1293, 1297, 75 USPQ2d 1420, 1421 (Fed. Cir. 2005) (citing *Estate of P.D. Beckwith, Inc. v. Comm'r of Patents*, 252 U.S. 538, 543 (1920)).

Determining the descriptiveness of a mark is done in relation to an applicant's services, the context in which the mark is being used, and the possible significance the mark would have to the average purchaser because of the manner of its use or intended use. *See In re The Chamber of Commerce of the U.S.*, 675 F.3d 1297, 1300, 102 USPQ2d 1217, 1219 (Fed. Cir. 2012) (citing *In re Bayer Aktiengesellschaft*, 488 F.3d 960, 963-64, 82 USPQ2d 1828, 1831 (Fed. Cir. 2007)); TMEP

§1209.01(b). Descriptiveness of a mark is not considered in the abstract. *In re Bayer Aktiengesellschaft*, 488 F.3d at 963-64, 82 USPQ2d at 1831.

In this case, applicant has identified its services as "Investment services, namely, investment of funds; investment services, namely, investment management; crowdfunding services in the nature of providing financing from money collected from individuals; financial services, namely, financing of various non-traditional assets; financial services, namely, money lending" in International Class 36.

A mark does not need to be merely descriptive of all the goods or services specified in an application. *In re The Chamber of Commerce of the U.S.*, 675 F.3d 1297, 1300, 102 USPQ2d 1217, 1219 (Fed. Cir. 2012); *In re Franklin Cnty. Historical Soc'y*, 104 USPQ2d 1085, 1089 (TTAB 2012). "A descriptiveness refusal is proper 'if the mark is descriptive of any of the [goods or] services for which registration is sought.'" *In re The Chamber of Commerce of the U.S.*, 675 F.3d at 1300, 102 USPQ2d at 1219 (quoting *In re Stereotaxis Inc.*, 429 F.3d 1039, 1040, 77 USPQ2d 1087, 1089 (Fed. Cir. 2005)).

The attached evidence from *American Heritage Dictionary* shows that "INVEST" means "to commit (money or capital) in order to gain a financial return"; BEYOND" is a preposition meaning "in addition to"; "THE" is a definite article "used before singular or plural nouns and noun phrases that denote particular, specified persons or things"; and "STOCK MARKET" means "the market in which stocks are bought and sold, usually including the organized exchanges and over-the-counter markets in a particular country or economic region." Thus, "INVEST" describes a purpose, feature, or characteristic of applicant's investment and financial services because the services are for assisting consumers with committing money or capital in order to gain a financial return. The wording "BEYOND THE STOCK MARKET" describes a feature or characteristic of applicant's investment and financial services because the services presumably involve assets that are in addition to stocks that are bought and sold in a particular market, such as the U.S. stock market. Indeed, the attached evidence from *Apple Podcasts* and *Pod Me* indicate that applicant does provide services related to investments in alternative assets other than in the stock market. For example, *Apple Podcasts* shows a podcast provided by applicant which states: "We have a clear goal- to help you find new ways to break the mold and **invest beyond the stock market** potentially achieving greater rewards" (emphasis added). Likewise, *Pod Me* advertises applicant's services as follows: "Yieldstreet allows you to **invest beyond the stock market** with an evolving marketplace of alternative investments" (emphasis added).

Generally, if the individual components of a mark retain their descriptive meaning in relation to the services, the combination results in a composite mark that is itself descriptive and not registrable. *In re Fat Boys Water Sports LLC*, 118 USPQ2d 1511, 1516 (TTAB 2016) (citing *In re Tower Tech, Inc.*, 64 USPQ2d 1314, 1317-18 (TTAB 2002)); TMEP §1209.03(d); see, e.g., *DuoProSS Meditech Corp. v. Inviro Med. Devices, Ltd.*, 695 F.3d 1247, 1255, 103 USPQ2d 1753, 1758 (Fed. Cir. 2012) (holding SNAP SIMPLY SAFER merely descriptive for various medical devices, such as hypodermic, aspiration, and injection needles and syringes); *In re Fallon*, 2020 USPQ2d 11249, at *12 (TTAB 2020) (holding THERMAL MATRIX merely descriptive of a heat-responsive, malleable liner that is an integral component of an oral dental appliance).

Only where the combination of descriptive terms creates a unitary mark with a unique, incongruous, or otherwise nondescriptive meaning in relation to the services is the combined mark registrable. See *In re Omniome, Inc.*, 2020 USPQ2d 3222, at *4 (TTAB 2019) (citing *In re Colonial Stores, Inc.*, 394 F.2d 549, 551, 157 USPQ 382, 384 (C.C.P.A. 1968); *In re Shutts*, 217 USPQ 363, 364-65 (TTAB 1983)); *In re Positec Grp. Ltd.*, 108 USPQ2d 1161, 1162-63 (TTAB 2013).

In this case, both the individual components and the composite result are descriptive of applicant's services and do not create a unique, incongruous, or nondescriptive meaning in relation to the services. Specifically, the wording "INVEST BEYOND THE STOCK MARKET" merely describes a purpose, feature or characteristic of applicant's services because applicant's investment and financial services are for assisting consumers with committing money or capital in assets that are in addition to stocks that are bought and sold in a particular market for the purpose of obtaining a financial return. See also the attached evidence from *Regions*, *Rich and Regular*, *Newswire*, *Bungalow*, *Equity Trust*, *Reidoc Capital*, and *Linkedin* showing third-parties using the wording "INVEST BEYOND THE STOCK MARKET" to refer to the act of committing money or capital to alternative assets other than stocks.

Therefore, applicant's mark is refused registration under Section 2(e)(1) of the Trademark Act.

Although applicant's mark has been refused registration, applicant may respond to the refusal by submitting evidence and arguments in support of registration.

Supplemental Register Advisory - Section 2(e)(1) Refusal

The applied-for mark has been refused registration on the Principal Register. Applicant may respond to the refusal by submitting evidence and arguments in support of registration and/or by amending the application to seek registration on the Supplemental Register. *See* 15 U.S.C. §1091; 37 C.F.R. §§2.47, 2.75(a); TMEP §§801.02(b), 816. Amending to the Supplemental Register does not preclude applicant from submitting evidence and arguments against the refusal(s). TMEP §816.04.

RESPONSE GUIDELINES

Please call or email the assigned trademark examining attorney with questions about this Office action. Although an examining attorney cannot provide legal advice, the examining attorney can provide additional explanation about the refusal in this Office action. *See* TMEP §§705.02, 709.06.

The USPTO does not accept emails as responses to Office actions; however, emails can be used for informal communications and are included in the application record. *See* 37 C.F.R. §§2.62(c), 2.191; TMEP §§304.01-.02, 709.04-.05.

How to respond. [Click to file a response to this nonfinal Office action.](#)

/Pauline Ha/
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RESPONSE GUIDANCE

- **Missing the response deadline to this letter will cause the application to abandon.** The response must be received by the USPTO before midnight **Eastern Time** of the last day of the response period. TEAS maintenance or unforeseen circumstances could affect an applicant's ability to timely respond.
- **Responses signed by an unauthorized party** are not accepted and can **cause the application to abandon**. If applicant does not have an attorney, the response must be signed by the individual applicant, all joint applicants, or someone with legal authority to bind a juristic applicant. If applicant has an attorney, the response must be signed by the attorney.
- If needed, **find contact information for the supervisor** of the office or unit listed in the signature block.



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in·vest¹ (in-vĕst')

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v. in·vest·ed, in·vest·ing, in·vests

v.tr.

1. To commit (money or capital) in order to gain a financial return: *invested their savings in stocks and bonds.*
2.
 - a. To spend or devote for future advantage or benefit: *invested much time and energy in getting a good education.*
 - b. To devote morally or psychologically, as to a purpose; commit: "Men of our generation are invested in what they do, women in what we are" (Shana Alexander).
3. To endow with authority or power: *The Constitution invests Congress with the power to make laws.*
4. To install in office with ceremony: *invest a new emperor.*
5. To provide with an enveloping or pervasive quality: "A charm invests a face / Imperfectly beheld" (Emily Dickinson).
6. Archaic
 - a. To clothe; adorn.
 - b. To cover completely; envelop.
 - c. To surround with troops or ships; besiege.

v.intr.

1. To make investments or an investment: *invest in real estate.*
2. To purchase with the expectation of benefit: *We decided to invest in a new car.*

[From Italian *investire* and from French *investir*, both from Latin *investire*, to clothe, surround: *in-*, in; see *IN*² + *vestire*, to clothe (from *vestis*, clothes; see **WEs**² in the Appendix of Indo-European roots.)]

in·vest'a·ble, in·vest'i·ble adj.

in·ves'tor n.

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be·yond (bē-ōnd', bi-yōnd')

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prep.

- On the far side of; past: *Just beyond the fence*.
- Later than; after: *beyond midnight*.
- To a degree that is past the understanding, reach, or scope of: *an evil beyond remedy*.
- To a degree or amount greater than: *rich beyond his wildest dreams*.
- In addition to: *asked for nothing beyond peace and quiet*.

adv.

- Farther along or away.
- In addition; more: *wanted her share but nothing beyond*.

n.

- That which is past or to a degree greater than knowledge or experience; the unknown: "Sputnik, the first satellite to enter the great beyond of space" (Dale Russakoff).
- The world beyond death; the hereafter.

Idiom:

back of beyond

A place that is remote or unsophisticated.

[Middle English *biyonde*, from Old English *begeondan* : *be*, by; see *be-*¹ + *geondan*, on the far side of; see **I** in the Appendix of Indo-European roots.]

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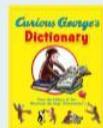
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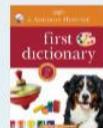
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the ¹ (thə before a vowel; thə before a consonant)

def. *art.*

1.

- a. Used before singular or plural nouns and noun phrases that denote particular, specified persons or things: *the baby; the dress I wore.*
- b. Used before a noun, and generally stressed, to emphasize one of a group or type as the most outstanding or prominent: *considered Wicker Park to be the neighborhood to live in these days.*
- c. Used to indicate uniqueness: *the Prince of Wales; the moon.*
- d. Used before nouns that designate natural phenomena or points of the compass: *the weather; a wind from the south.*
- e. Used as the equivalent of a possessive adjective before names of some parts of the body: *grab him by the neck; an infection of the hand.*
- f. Used before a noun specifying a field of endeavor: *the law; the film industry; the stage.*
- g. Used before a proper name, as of a monument or ship: *the Alamo; the Titanic.*
- h. Used before the plural form of a numeral denoting a specific decade of a century or of a lifespan: *rural life in the Thirties.*

2. Used before a singular noun indicating that the noun is generic: *The loggerhead turtle is an endangered species.*

3.

- a. Used before an adjective extending it to signify a class and giving it the function of a noun: *the rich; the dead; the homeless.*
- b. Used before an absolute adjective: *the best we can offer.*

4. Used before a present participle, signifying the action in the abstract: *the weaving of rugs.*

5. Used before a noun with the force of *per*: *cherries at \$1.50 the box.*

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the ² (thə before a vowel; thə before a consonant)

adv.

- 1. To that extent; by that much. Used before a comparative: *the sooner the better.*
- 2. Beyond any other: *enjoyed reading the most.*

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[Middle English, from Old English *þis, þis*, instrumental of *þas*; neuter demonstrative pron.; see **to-** in the Appendix of Indo-European roots.]

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the-

pref.

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Variant of **theo-**

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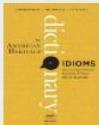
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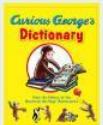
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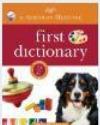
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stock market

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1. A stock exchange.
2. The market in which stocks are bought and sold, usually including the organized exchanges and over-the-counter markets in a particular country or economic region: *the US stock market*.
3. The buyers and sellers of stocks: *The stock market was jittery all morning*.
4. The business transacted in such a market: *The stock market has been sluggish*.
5. The price or value of the stocks trading in a market: *a rising stock market*.

stock'-mar'ket adj.

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Semitic Roots

The Indo-European appendix covers nearly half of the Indo-European roots that have left their mark on English words. A more complete treatment of Indo-European roots and the English words derived from them is available in our *Dictionary of Indo-European Roots*.

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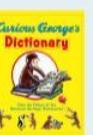
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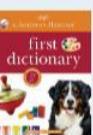
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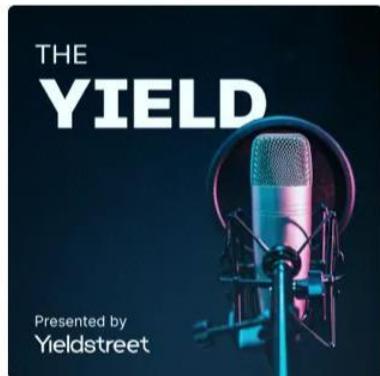
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Howard Lerman is the former CEO of Yext, a company that put geo-marketing on the map. Howard not only founded Yext but took it public at a multi unicorn valuation. On this episode of The Yield - Disrupters, Yieldstreet's CEO Milind Mehere sits down with Howard for a conversation about his...

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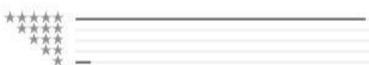
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How to Invest Beyond the Stock Market

Personal Insights

How to Invest Beyond the Stock Market



When deciding how to invest outside of the stock market, there's a general truism: the less risky or volatile the investment, the lower the return. That's where investment options like savings bonds, T-bills, annuities and other options enter the picture as viable ways to invest beyond the stock market.

While the gains may be less, the stability and predictability of these methods certainly have a value in most investor's portfolio.

Ask most people how to invest and they'll tell you it is all about the rate of return. It follows then that stocks and mutual funds are some of the most

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common way to invest. Yet given recent market turmoil, some will also add that avoiding that turbulence in the first place can be an important strategy in itself. From savings bonds to [annuities](#), here are a few investment options for how to invest outside of the stock market.

Government Bonds

Most Treasury bonds are fixed-income securities, that is, the income the bond creates each year is fixed when the bond is purchased. Treasury bonds pay a fixed rate of interest every six months and are issued for a term of up to 30 years. Unlike banks that issue CDs, governments or corporations issue savings bonds. While corporate bonds generally yield more than Treasury bonds, there's typically a higher risk to those securities.

T-Bills

Treasury bills or T-bills as they are commonly known are short-term government securities that mature in one year or less and pay interest on maturity. They are sold at a discount from their face value. T-bills are generally considered one of the most secure investments available. They are sold weekly by single-price auctions, and with the advent of [TreasuryDirect](#), individuals can purchase T-bills online: funds are withdrawn and deposited in their bank account.

Annuities

An annuity is a contract between an insured individual and an insurance company. There are three types of annuities: immediate, fixed and variable. An immediate annuity is where a lump sum premium is distributed back to the individual, guaranteeing income over a fixed period of time. A fixed annuity is a tax-deferred investment that guarantees a fixed return for a specified period of time. A variable annuity is a tax-deferred investment, and these are typically invested in a mix of stocks and bonds, and are often sold with optional living and death benefit. Be sure to ask about fees, penalties or surrender charges for early or excessive income draws from the fund. Regions Investment Services offers fixed annuities to help you maximize your tax-deferred earnings and guarantee income.

Real Estate

The old saying, "They aren't making any more land," may be true. It's also true that property investments carry their own set of risks, especially for the novice. In the case of real estate investment trusts (REIT), a company owns or invests in income-producing real estate and is listed on public

Ownership of interests in income-producing real estate and is listed on public stock exchanges. Equity REITs, which create potential returns for investors from the rents they collect, are the most common of this type.

401(K)s

Perhaps not strictly an investment, there are several benefits to 401(k)s for those not investing in the stock market: the reduction of your taxable income, tax-deferred growth allows your money to compound more quickly and finally, matching contributions from employers = free money.

Precious and Industrial Metals: Gold, Silver and Lithium

While these assets were hot topics of discussion during the 2007-08 financial crisis for obvious reasons (tangible assets in an uncertain investment landscape), as the dollar and other world currencies rise and fall, gold bullion and other precious and industrial metals are vulnerable to price swings. While gold tends to get most of the spotlight, industrial metals like copper, lithium and titanium are also garnering a lot of investment attention recently.

In conclusion, there's little doubt that the stock market generally offers the highest returns on investments over time; however, if security and predictability are a major concern, there are a number of investment options that can help broaden the scope of your portfolio and limit your risk.

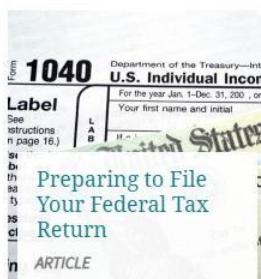
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E41: Ways to Invest Beyond the Stock Market

Episode Description:

By now you've probably seen several financial experts and influencers making their predictions about how the stock market is going to perform in 2022. In this episode, we ignore all of that and talk about diversifying your portfolio beyond the stock market. While stocks have a proven track record of being a stable investment, emerging fintech platforms and recent changes in crowdfunding regulations have enabled retail investors to participate in asset classes that have been historically unavailable to them like commercial real estate, fine art and even rare wines.

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How to Invest Outside the Stock Market

PRESS RELEASE APR 21, 2022

NEW CITY, N.Y., April 21, 2022 (Newswire.com) - Until recently, due to federal regulations and persistent gatekeeping on Wall Street, non-accredited investors had very few options when it came to investing outside of the traditional stock market. Fortunately, thanks to the federal government's amendment of the definition of an accredited investor, and unprecedented access to opportunities provided by online platforms such as [Yieldstreet](#), investors of all backgrounds and experience levels now have plenty of ways to invest outside of traditional markets.

Whether you're looking for a short-term gain or hoping to generate passive income to fund your retirement, [here](#) are just a few ways to invest beyond the stock market.

Peer to Peer Lending (P2P) - Peer to peer lending, or P2P, is an increasingly popular investment vehicle, allowing investors to generate passive income by providing interest-earning loans to individuals and businesses. It is a fast-growing industry, and platforms like [Upstart](#) and [Lending Point](#) are incredibly intuitive and easy to get started on. P2P lending can serve as a great alternative to traditional passive income strategies, and provide higher rates of return than similar investments. There are, of course, a few risks, such as a borrower defaulting on payments, or a loan being paid off earlier than expected, resulting in a return that might be lower than initially expected.

Cryptocurrency - Cryptocurrency has always been a divisive topic, but the incredible long-term appreciation of an asset like Bitcoin, as well as the growing interest and involvement of institutional investors has made it hard to overlook as an asset class. While investing in crypto was previously a complicated endeavor, requiring the use of an encrypted browser and a willingness to learn how to navigate decentralized exchanges (DEXs), platforms like [Binance](#) and [Gemini](#) have greatly simplified the process, making buying, selling, and even staking cryptocurrencies for passive income easier than ever. Investors need to remember, however, that buying cryptocurrency is still a speculative and extremely high-risk investment, and those looking to test the waters should never invest more money than they are prepared to lose.

Multi-Asset Funds - Any successful investor will tell you that portfolio diversification, or spreading your exposure across multiple asset classes, is an absolute must in order to maximize your overall returns. But diversification is also difficult and requires a level of knowledge, experience, and insight into market trends that most non-accredited investors simply don't have. This is where an alternative investment vehicle like Yieldstreet's Prism Fund comes in; rather than attempting to build a diversified portfolio from scratch with little to no investment experience, investors can buy into a professionally managed fund containing multiple asset classes including fine art, consumer financing, and real estate. In addition to each asset within the fund targeting yields between 8-13%, investors can join the fund and begin generating returns for an initial investment as low as \$500.

Source: Yieldstreet

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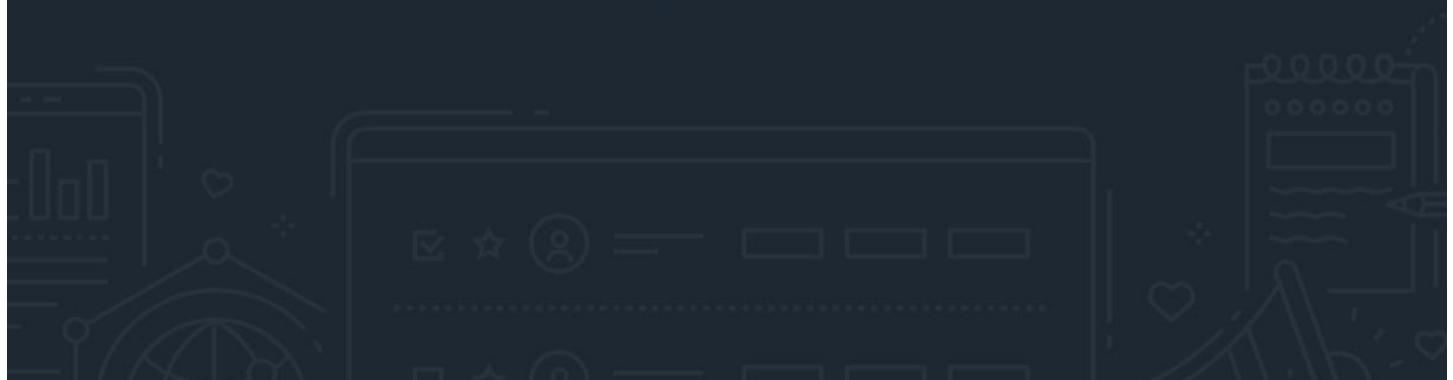
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What are alternative investments?



If you're looking for ways to invest beyond the stock market, you have options. Real estate investing is considered an alternative investment category, and it's an alternative investment category that is easier to get into than, say, rare collectibles or hedge funds.

Many types of alternative investments are high-risk, high-reward, and not for the beginner. Even if you are an experienced investor, it's essential to weigh the pros and cons of getting into each type of alt investment.





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What are alternative investments?

An alternative investment is any investment type outside of the traditional categories. Stocks, bonds, and cash are considered traditional investment categories. Alternative investments include real estate, private equity or venture capital, start-up companies, art and antiques, films, and commodities, to name a few.

Historically, only institutional investors and accredited investors could access alternative investments for reasons we'll discuss below. But in recent times, regular retail investors have gotten access via alt funds, ETFs, and

mutual funds.

How alternative investments can diversify your portfolio

Financial advisors agree that diversifying your portfolio is a fundamental investment strategy, and expanding into alternative investments is one way to do so. By investing in assets with low correlations and are likely to perform differently in various market conditions, you're more likely to maximize your overall returns and minimize your risks.

Although diversification doesn't guarantee against loss, it is an important tool for lowering your risk. In fact, alternative investments often move counter to the stock and bond markets. Hard assets like precious metals, oil, and real estate can hedge against inflation.

In addition, large institutional funds, like pension funds, often allocate a small portion of their portfolios to alternative investments, like hedge funds. These funds have historically provided some protection in down markets. When the stock market experiences big corrections, hedge funds have buffered the fall. They're generally considered a good way to supplement a portfolio and buffer risk but not substitute for traditional investment.

Alternative investments vs. investing in the stock market

There are advantages and disadvantages of investing in these kinds of asset classes, and how to invest in them differs from traditional investments.

Advantages of alternative investments:

- **Less fluctuation.** Alternative investments typically don't relate to standard asset classes; in other words, they don't generally fluctuate with the stock market, so they're usually not affected by market conditions. They're often considered a good way to diversify your portfolio.
- **Diversify your portfolio.** Since alternative investments have a low correlation to the stock market, they can help diversify your portfolio. By investing in alt funds or liquid alts, you'll have access to markets you wouldn't have had access to before, such as early investment in a start-up.
- **High rewards.** Alternative investments can appeal to investors who have a particular specialty (like coin or art collecting) and are willing to take informed risks with the potential for a high reward.
- **Hedge against inflation.** Since alternative investments usually move counter to traditional assets like stocks and bonds, alt investments can be a good hedge against inflation.

Disadvantages of alternative investments:

- **High minimum investments.** Most of these assets can only be held by institutional investors or high-net-worth investors that are also accredited. To become accredited, you'd usually have to show a net worth that exceeds \$1

million, not including the value of your house, or a personal income of at least \$200,000—or \$300,000 in joint income.

Qualified investors have an investment portfolio of \$5 million or more, individually or jointly.

- **More speculative.** Most alternative investments don't have much historical performance data and are difficult to value. Think of collectibles like baseball cards. If you're not sure how many exist in the world or how many are hiding in attics, it can be hard to determine their true market value.
- **Fairly illiquid.** Most of these investments are illiquid compared to conventional investments. Those baseball cards will only appeal to a niche market, so they might be hard to sell—much harder to sell than stocks, for example. Real estate can also be hard—or at least time consuming—to sell.
- **Less regulation.** Although alternative investments are subject to examination by the SEC, they're not usually required to register with the SEC. In other words, they don't have the same kind of regulation as, say, mutual funds, which makes them a riskier investment. For this reason, they can also be more likely to expose investors to investment scams or fraud.
- **Fee structures.** Fees can be high, with upfront fees on alternative investment funds at 2% annually, and managers taking 20% of the gains.

It's important to note that non-accredited retail investors can still access alt investments via alternative mutual funds and exchange-traded funds (also called "alt funds")

and “liquid alternatives”).



Types of alternative investments

When investing in alternative assets, people usually have motivations beyond wealth-building and diversification. They do it for the passion of collecting, to contribute to an industry (like film or art) they care about, or for the excitement of getting in on the ground level of a new company. Here are some types of alternative investments to look for:

Real estate

When people buy investment property such as office or [multifamily buildings](#), that's considered an alternative investment. Those who don't want to get quite so up-close and personal with their investment might use a broker to buy into private real estate investment trusts, or REITs. Publicly traded REITs are listed on stock exchanges.

Other private real estate investments include timberland

(investing in forest growth) and farmland. Real estate is considered an inflation hedge, making it a choice for diversification, and there are [tax benefits](#) in renting out [investment property](#).

Commodities

Natural resource investments, such as oil, corn, rice, and coffee are real assets, and considered an inflation hedge. But investors should be aware that commodity trades happen in the futures market, with set times during the year when contracts mature. Investors sell the contract before it matures and buy a new one to hold the position.

Art and collectibles

This alt investment requires plenty of industry knowledge—or a willingness to hold on to the investment for many years. It's difficult to judge how a work of art or a collectible will appreciate, and artwork and collectibles can lose value or get damaged. Those who invest in this asset class should do it for the love of the work—not the expectation of quick gains.

Private equity

The purpose of private equity is to invest capital into private companies and help them restructure. It generally makes the most sense for high-net-worth investors because it means acquiring a company, but investors often form a group to make the purchase. Your money can be tied up for years until the fund sells the holdings in an IPO or to a strategic buyer. Venture capital falls under the [private equity umbrella](#) and involves investing in early-

private equity umbrella and involves investing in early stage companies or start-ups looking to expand rapidly.

Start-up companies

Bypassing a private equity fund and investing directly into start-ups is sometimes called angel investing. Considering the high failure rate for start-up companies, investing in start-ups is regarded as high risk/high return.

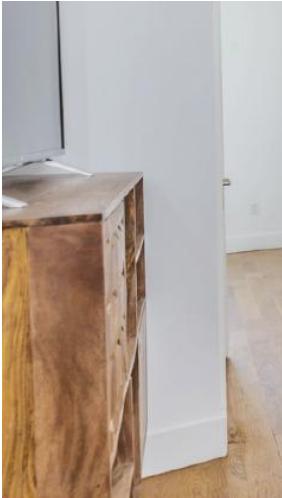
These are just some of the forms of alternative investments. As in every investment, it's important to do your due diligence. What kind of ROI can you predict on an apartment building, based on the market rent you could charge for every unit? What can you find out about a fund's historical performance? Is the art you're buying simply an investment or a passion purchase you'd be happy to hold on to? How risk-averse are you? How diverse is your investment portfolio? These are all questions you'll want to answer.

Bungalow is the best way to invest and manage your real estate portfolio. We work with you to identify, purchase, fill, and manage residential properties—so that you can enjoy up to 20% more in rental income with a lot less stress. [Learn more about Bungalow.](#)



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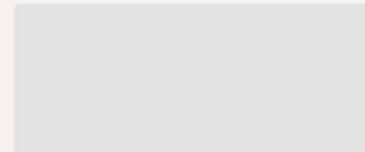
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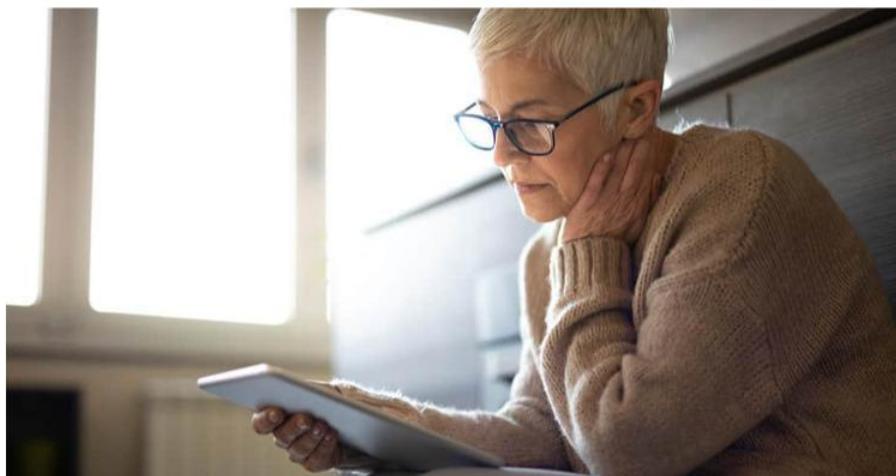
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SELF-DIRECTED IRA CONCEPTS

5 Reasons to Consider a Self-Directed IRA



Like any other IRA, a self-directed IRA is a tax-advantaged retirement account investors can use to build wealth for retirement.

Self-directed IRAs are unique because they offer the freedom and flexibility to invest in a wider range of assets beyond traditional investment options like stocks, bonds and mutual funds.

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Five potential benefits of a self-directed IRA

1. With a self-directed IRA, you can take control of your financial future.

It's your retirement. Who better to decide how to reach your goals than you?

With a self-directed IRA at Equity Trust, you are in control of all decisions for your account and have the freedom and flexibility to invest in what you know best and how you are most comfortable.

Like any other IRA, a self-directed IRA is not tied to an employer – with limited investment options such as some 401(k)s, 403(b)s, Thrift Savings Plans, pensions, etc. – it's your individual retirement account.

And if you change jobs, it may be possible to roll over a previous employer 401(k) or other qualified plan to a self-directed IRA so you can continue saving and investing for retirement wherever your life and career may go.

~~With you don't have to change jobs to open a self-directed IRA. It's also possible to have an IRA in addition to a 401(k), pension or other employer-sponsored plans you may already have.~~

Like any other IRA, a self-directed IRA is not tied to an employer – with limited investment options such as some 401(k)s, 403(b)s, Thrift Savings Plans, pensions, etc. – it's your individual retirement account.

And if you change jobs, it may be possible to roll over a previous employer 401(k) or other qualified plan to a self-directed IRA so you can continue saving and investing for retirement wherever your life and career may go.

~~But you don't have to change jobs to open a self-directed IRA. It's also possible to have an IRA in addition to a 401(k), pension or other employer-sponsored plans you may already have.~~

Finally, "self-directed" doesn't have to mean alone. You're encouraged to work with a trusted advisor, CPA or financial professional for your retirement planning and investment decisions. With a self-directed IRA, you're in control and can choose

whatever method works best for you.

“

Many investors don't realize they aren't limited to stocks, bonds and mutual funds and that it's possible for their IRA to invest in real estate, notes, private equity, precious metals, private stock, and a wide variety of "alternative" investment opportunities as well.

2. Self-directed IRAs allow you to invest beyond the stock market with more investment options.

The primary difference between a self-directed retirement account at Equity Trust and an IRA or other qualified retirement account at other financial institutions is the increased freedom and flexibility to invest in both alternative and traditional asset classes.

Many investors don't realize they aren't limited to stocks, bonds and mutual funds and that it's possible for their IRA to invest in real estate, notes, private equity, precious metals, private stock, and a wide variety of "alternative" investment opportunities as well.

15-MINUTE GUIDE TO SELF-DIRECTED INVESTING

Learn more from the Equity Trust guide

ACCESS NOW

IRS Publication 590 only identifies which investments are prohibited (shown below):

- Collectibles (such as art work, rugs, antiques, gems, stamps, certain coins, etc.)
- Certain Precious Metals*
- Alcoholic beverages
- Life insurance policies

**Exception: a retirement account can hold gold, silver, platinum and palladium bullion which meet minimum fineness requirements.*

All other investment types are generally permitted as long as the IRS rules governing

All other investment types are generally permitted so long as the IRS rules governing retirement plans are followed. For more information, see [IRS Publication 590](#) and [Internal Revenue Code 4975](#).

3. Self-directed IRAs can provide tax advantages.

As long as IRS rules are followed, there are several potential tax advantages of a self-directed IRA or qualified retirement account. There are two main types of IRA – a Traditional IRA and a Roth IRA – each with a unique set of characteristics and tax advantages. For information on both accounts, [view the comparison chart](#).

Whether you have a Traditional IRA or a Roth IRA – funds and investments remain in a tax-advantaged environment until distributed from the account after age 59½.

All income, profit and appreciation from an investment in a self-directed account return directly back to the IRA without being taxed and without adding to your personal, taxable income for that year.

Investment Return Comparison



Here's a hypothetical example of the potential benefit this could provide on a single investment, let's consider a scenario where an investor purchased a property for \$125,000 – invested another \$25,000 in rehab and holding costs – and sold it for \$200,000 within one year.

Assuming a 25-percent marginal tax rate, they would save \$50,000 in taxes on the \$200,000

sale by using a self-directed IRA instead of using personal funds. Furthermore, the \$200,000 would return directly back to the IRA to be used for another investment, rather than included in their taxable income for the year.

The tax advantages of a self-directed IRA become even more powerful when compounded over many years. Because funds return directly back to the IRA without being taxed, those tax savings can be reinvested into another opportunity and can compound in the tax-advantaged environment instead of being paid to the IRS.

Here's another hypothetical scenario to demonstrate the power of tax-advantaged, compounded returns using a self-directed Roth

Compound Investment Returns



IRA.

Let's assume an investor invests \$50,000 using a Roth IRA at the age of 40. Over the next 20 years, they receive an annual rate of return of 8 percent and have a marginal tax rate of 25 percent.

As you can see in this graph, the tax-advantaged, compounded returns in the Roth IRA resulted in over \$72,000 more than if the same investments were conducted outside an IRA over the same 20 years.



4. Self-directed IRAs can serve as an untapped source of investment capital with the potential to positively impact communities.

For real estate investors, business owners, and those currently investing in alternative assets outside their IRA – another potential benefit is realizing IRA, 401(k) or other qualified retirement funds (whether your own or others) can be used as an additional source of capital for their business or investment opportunities.

With over \$12 trillion invested in IRAs across the country, there is an enormous amount of capital available in retirement plans.

Once investors learn about self-directed retirement accounts, and work with an advisor or financial professional to determine if it's the right fit, it may be possible to tap into the multi-trillion-dollar IRA market.

While the primary purpose of a self-directed IRA is to build tax-advantaged wealth for retirement, it may also be possible for the investments to positively impact others.

We've seen Equity Trust clients do extraordinary things with their retirement accounts – for themselves and for others. From [rehabbing blighted neighborhoods](#) and [providing affordable housing opportunities](#), to [financing local businesses](#), another potential benefit is the potential positive impact to communities.

5. Self-directed IRAs can be used to create a tax-advantaged legacy for your family, loved ones or charity.

It's possible to extend the potential benefits of self-directed IRAs beyond your own lifetime.

You are able to elect one, or multiple, beneficiaries for your IRA. You can select your spouse, children, grandchildren, charities or whoever else you would like to inherit your account when you pass away.

Generally, once a retirement account is passed down, any remaining cash and assets are tax-advantaged while inside the account and can be distributed to the beneficiary. As an example, let's assume a Roth IRA is inherited with \$50,000 in cash and \$150,000 of rental properties producing \$1,500 per month in rent.

In this example, the beneficiary would be able to distribute the full \$50,000 in cash if they wish, (tax-free, since it's a Roth IRA and has met all eligibility requirements) plus they could distribute \$1,500 in tax-free rental income from the Roth IRA each month. They'd also have the option to keep the funds in the account and continue investing if they wish.

As always, you should consult with a tax attorney or financial professional to help with your estate planning and to navigate the rules pertaining to beneficiaries.

These five potential benefits are just a few of the reasons investors turn to self-directed IRAs to build wealth for retirement. Though growing in popularity, a vast majority of investors are still new to the concept.

For more information about self-directed accounts at Equity Trust, [start a conversation](#) with an IRA Counselor or [Call 855-673-4721](#)

1 **What are the advantages of opening a self-directed IRA?**



2 **What investments can I make using a self-directed IRA?**



Download Equity Trust's 15-Minute Guide to Self-Directed Investing

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After I turned 40, I started thinking about family time, financial freedom, travel, generational wealth, and legacy. This is when I discovered the world of real estate investing.

Real estate investing has several unique advantages over other investment opportunities, especially for doctors and other high-income professionals. My mission is to find investment opportunities that will help you achieve financial independence.

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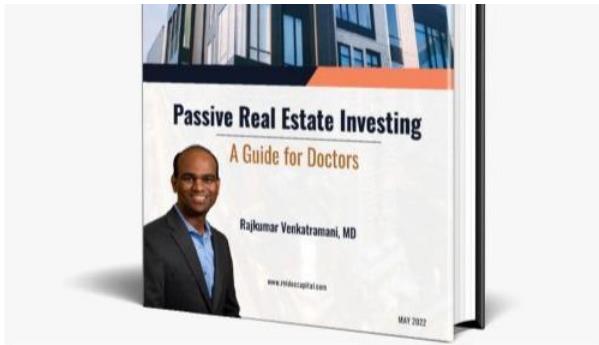
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Periodic distribution of net rental income without significant effort beyond your initial investment

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#5

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- » We partner with operators with strong track record to identify investment opportunities that fit our predefined criteria.
- » We independently underwrite these apartment purchases, and verify the assumptions made by operators.
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- » We present these opportunities to REIDOC investment club members , answer their questions, and help them every step of the way.
- » Once the property is purchased, we update the investors every month on how the property is performing.

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Physicians are prime targets for financial



exploitation and fraud. Most physicians simply don't have the time or interest to vet investment opportunities.

As a physician owned company, we understand your unique situation, and are committed to serving you better.

We are a boutique investment firm focused on offering excellent service to doctors and other high income professionals. We limit the number of members we admit to the REIDOC Investment club.

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Want to invest beyond the stock market?

Here are easy steps to get started with local opportunities:

1. Sign up on our registered funding portal

----> This will give you information and access to invest

2. Review the investment opportunities

----> Watch the videos, listen to the podcasts, read the offering page

3. Decide if and how much you want to invest

----> Keep in mind that you may want to spread your dollars out (diversify!)

4. Tap/Click "Invest"

----> Follow the steps and stay tuned in for updates

Alternative investing has never been this easy or accessible.

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Josh Rollins

2w

Alternative investing has become mainstream.

Why? What should you do about it?

There are positive reasons:

- increased transparency and options
- low correlation with the volatility of the stock market
- evidence of historic returns

and there are negative reasons:

- TINA is dead ("there is no alternative" mantra for Wall Street)
- Robinhood continues to destroy trust (more fines, more layoffs)
- Really all big finance headlines are confidence-killers

Some cite 15-20% of portfolios are alternative assets now.

Staying on the sidelines is lost opportunity.

If you don't know where to start, check [Vicinity](#) out.

Or send me a message! This is where we live.

#investlocal #greenvillesc #localrealestate

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What's the surest sign we are in a recession?

The extreme efforts being put towards changing the definition of a recession.

It's ok. Facing reality is the first step.

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"Dent in the universe" is often an excuse for day-dreaming and lottery-ticket thinking.

Any amount of influence starts small - where you are now and where you live.

Those that get this right may get the opportunity to grow their influence.

Ironically, most of those that get this right never care if they dent the universe.

3

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Hundreds of people in the Carolinas can...

- Tour a beautiful historic building they invested in that is bringing new life to a downtown community

- Buy the perfect pizza slice from a pizzeria they invested in to expand to multiple locations

- Buy insanely good chocolate from their favorite coffee shop or local grocer because they invested to increase production capacity

- Recycle glass in the Upstate because they invested

...all while earning a return on their investment.

This is just the beginning! You can start to create your local portfolio and earn potential returns while building the community you want to live in.

Check the link in the comments to explore current investment offerings.

#investlocal #yeahthatgreenville #localportfolio

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"If I invest, I could lose money."

If you don't invest, your money is guaranteed to lose value.

Fight inflation.

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you may be a fan of [Winespector](#) and getting to learn about fine wines...

I'd bet you like drinking those wines even more. Participation > Spectating

How about getting to invest in a company bringing those fine wines to market?

This is one of several opportunities to begin creating your local portfolio.

[Details in comments...](#)

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"Invest in what you know"

What do you know better than where you live?

The second "Invest Local" feature hit today in partnership with [GVtoday](#).

Check out the link in the comments for the story and investment information.

[#investlocal #yeahthatgreenville](#)

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Check out [Vicinity](#) in the [GVtoday](#) feature story in partnership with [Matt McPheeley](#) and his latest community real estate project.

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GVLtoday

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Welcome to [Invest Local](#), where we're shining a light on ways Greenvilleans can invest their time, talent, and funds — locally. Today, we're taking a look at one of Greenville's newest financial investment opportunities with significant local impact: [Vicinity's](#) new affordable housing community, Union House. #partner



Invest Local: Meet Union House, GVL's new affordable housing community |...
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Check out this new opportunity to [#investlocal](#) in Greenville, South Carolina.
<https://lnkd.in/gvi6bZxm>





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United States Patent and Trademark Office (USPTO)

USPTO OFFICIAL NOTICE

Office Action (Official Letter) has issued

on August 24, 2022 for

U.S. Trademark Application Serial No. 97120505

A USPTO examining attorney has reviewed your trademark application and issued an Office action. You must respond to this Office action in order to avoid your application abandoning. Follow the steps below.

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(2) **Respond to the Office action by the deadline** using the Trademark Electronic Application System (TEAS). Your response must be received by the USPTO on or before 11:59 p.m. **Eastern Time** of the last day of the response period. Otherwise, your application will be [abandoned](#). See the Office action itself regarding how to respond.

(3) **Direct general questions** about using USPTO electronic forms, the USPTO [website](#), the application process, the status of your application, and whether there are outstanding deadlines to the [Trademark Assistance Center \(TAC\)](#).

After reading the Office action, address any question(s) regarding the specific content to the USPTO examining attorney identified in the Office action.

GENERAL GUIDANCE

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- [**Update your correspondence email address**](#) to ensure you receive important USPTO notices about your application.
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