

## The 3 safest investment programs for today's retirees

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January 2012

There are investments that are considered high-yield investments (non-investment-grade) and there are others that are considered safe investments. There are a few that are both, but not too many.

Now, because high yield is such a subjective term, let's define what we mean by it. As a general rule of thumb, we look at around 12% or more per year as the threshold of what it takes to be considered high yield. An example of a high yield investment might be a new company that wishes to offer corporate bonds but hasn't made it to the blue chip status (investment grade) yet so they would have to pay out more for their bonds. These high yield bonds would pay around 10% annually, while safer government bonds will generally pay around 2%. Others consider high-yield investments as only those that have a higher risk of default, but become attractive because they typically pay higher yields than better quality investments. It's important to distinguish between what is meant by a high-yield investment vs something referred to as a HYIP (high yield investment program). With rare exception, HYIPs are mostly scams, they may work for a while but are generally not good for long term income. And it is long term income that is what is required for retirees.

**Government bonds are in fact one type of retirement grade investment.** But depending on the government, bonds can lose money too. Right now Italy has to pay 7% on its bonds, mostly because they are deep in debt and struggling to pay their bills. Usually government bonds are not considered high yield but sometimes they are not all that safe either. Safety in the case of corporations and governments is based on their ability to stay solvent and not in danger of going bankrupt. Government bonds can be purchased right from your bank, which by the way will also try to sell you on bank investments as also safe. They are not. Bank stocks and bonds are terribly risky right now because they are holding too much of those so called safe bonds from European countries that are unable to make their debt payments and are trying to borrow their way out of their dilemma.

**The second retirement grade investment is annuities.** There are all kinds of annuities, and some are not safe at all. Annuities are offered by insurance companies and are safety rated based on the solvency of the insurance company, but there are certain types of annuities like a 'variable' annuity that should be classified as gambling and not as an investment at all. So where can you go to find out more about annuities and which ones are right for retirees? You probably won't get good information from your insurance salesman as they are first and last, salesmen and have no idea what is best for you and your needs. They try to make your needs fit their programs instead of getting a program to fit your needs. It is better to go to an outside professional that represents a number of insurance companies so they can tailor their solutions to your needs better. And actually a good place to begin is (<http://www.seniorannuityalert.com/hybrid-income-plan> ). They have explained a number of general annuity types in easy to understand videos located on their website.

**The third safe investment strategy comes from the forex market.** The foreign exchange market where various currencies are traded is one of the safest markets to work with because of its transparency. Everyone knows what a dollar is and it is difficult to lie about its real value. Because of this, there are no bubbles or cornering of the market. The new forex market came about in 2001 when the forex went from being just a futures market to a spot market. It is big, bigger than all the stock markets combined, and it is accessible from anywhere that has an internet connection. Traditional trading on the forex market is not for retirement investors. For one thing, you have to watch it all the

time, even at night, because it is always daytime somewhere and the forex is a world wide market.

What has now made this option safe enough for retirees is the new trading system called systemic trading which is mathematical in its nature. A completely new way to trade that works hand in hand with computers, so you can leave the trading up to the computer which is good as there are never emotions to encourage us make a bad decision or trades. Computers have no emotions and are patient beyond anything a live trader or Buddhist priest could ever accomplish. If I could only have one investment, it would be the robot RISE from the Forex-Assistant. But the best advice for retirees or ones that will be, is to diversify. Never put all your eggs in one basket. RISE will average the 12% that we like, the risks are very low, and it is not a hyip.

With technical advancements virtually everywhere you look, why should we be content with yesterdays investment options? If you haven't already learned about RISE and the new way to get enough money to fund a retirement account of your own, it's time to do it. You can check out the program free of charge plus learn about other retirement options.

Get your copy of the ebook RetirEASE, and take a short cut to financial freedom. Everything that you will need to do for your retirement has already been done before. The first step is to find out what has worked well for others and follow the same path. But the one thing that you must do is to get started. Retirement is easy and anyone of any age can do it, but it won't create itself, you must take the first action.

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