


**Inflation is up, but bank deposit rates and CD rates have declined since September 2024. Why? The Federal Reserve has reduced the Fed Funds rate 6 times to the current target near 3.5%.**

**A good option is with TIPS--Treasury Inflation Protected Securities. But do not invest in just any TIP. The right TIP depends a several factors. The right TIP will lock-in a return above inflation and provide needed diversification benefits. The "real yield" for TIPS remain at their highest level over the past 10 years.**

**And if inflation averages 3.0% annually going forward, the total return for a TIP may be near 5.0% based on present prices. Rates AND inflation change.....so do opportunities.**

**FRED**  - Market Yield on U.S. Treasury Securities at 10-Year Constant Maturity, Quoted on an Investment Basis, Inflation-Indexed



Source: Board of Governors of the Federal Reserve System (US) via FRED®  
Shaded areas indicate U.S. recessions.

fred.stlouisfed.org

# CONSTANT CONTACT POST



## Specializing in Helping Hospitals Make More Money

How does one earn higher yields with declining interest rates? Several good options presently exist.

We are pleased to share a second idea that provides safe returns and diversification benefits.

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### OPPORTUNITIES WITH FALLING INTEREST RATES A SECOND OPTION OR "TIP"

Strategies for Business #2  
April 24, 2025

Inflation is up, but bank deposit rates and CD rates have declined since September 2024. Why? The Federal Reserve has reduced the Fed Funds rate 6 times to the current target near 3.5%.

*How does one retain higher yields with declining interest rates? 3 good options presently exist.*

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