

November 2015 Issue of PFWise.com's Monthly Newsletter

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PFWise.com Monthly Newsletter

Help you make wise personal finance decisions

Hello friends, welcome to the November 2015 [PFWise.com](#) Monthly Newsletter! In this issue, we will discuss **3 places to find 10% plus yields**.

In today's low interest rate environment, is it still possible to find reliable 10% or even better yields? That's a fair question, the answer is yes, but you need to know where to look for them.

1. Risks are Everywhere

First, I have to point out - risk are everywhere, as I discussed in this [blogpost](#). For stocks, you have to look into fundamentals; for bonds, credit ratings could already give you a clue; for funds, you have to read into their fine prints. But, there is still hope, as discussed in the following 3 areas.

2. Mortgage REITS

I know Mortgage REITS are risky, but if you know how to look underneath the surface - you might find some treasures in this field that most investors shy away from. [A few good examples](#) were given in this discussion of Mortgage REITS.

3. Business Development Companies (BDCs)

BDCs are notorious for their unreliable high yields. But if I could show you a few BDCs with 10% plus yields and below book-value prices, would you find them attractive? If your answer is yes, find them [here](#).

4. Oil Bonds

Oil bonds are not for the faint of heart! But how about [some S&P's BB+ rated Oil Bonds](#) with north of 10% yield to maturity? Note: bonds are not for ordinary investors, do your own due diligence first.

Thank you for your readership! I hope this newsletter points you to some areas where you could further your research and find investment products with attractive yields and accept risks!

If you like our newsletter, please share with your friends. They can subscribe by dropping a line to help@pwise.com or click [here](#).

The Bottom Line

Personal Finance is a broad and complicated topic, and needs lot of knowledge and forward-looking planning. I hope I can share my knowledge and use my skills to help you make wise PF decisions.

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