

Higher interest income for savers thanks to Congress

Bi-partisan legislation in Washington is resulting in more choice for Floridians seeking better yield on cash.

Record low interest rates on cash for the past several years have made life difficult for savers and others wanting to avoid the risk of equities.

Part of the problem in finding better yield has been that traditional deposit taking institutions had little competition when bidding on interest rates beyond the other deposit taking institutions. Standard government and corporate bonds were not much better than the banks. If you had cash, these conventional sources have not been offering much. More sophisticated options typically needed paid intermediaries.

The JOBS Act has opened the door to a new bidder – the Accredited Offering. The purpose of the JOBS Act is to stimulate employment by making it less difficult for emerging businesses to finance by offering interest bearing instruments or other investments to Accredited Investors. The provision of the legislation that has the most direct benefit to Accredited Investors is the removal of the prohibition on general solicitation. This means that it is now possible for the public to learn about deal flow directly, not only through investment industry deal brokers and middlemen.

The result is that qualified companies can now make their case to you directly, and you can decide what balance of yield and risk you are comfortable with

The mechanism is efficient. Qualified companies simply state their offer through general advertising

and the Accredited Investor can compare such an offering to what he/she is currently receiving. The difference between a conventional yield of 2% or less in the deposit taking institutions and 8.75% for an Accredited Offering Note can deliver substantial benefit over time.

Financial planners did not predict during the past several decades that today's retirement would need to be carried out with cash yield of less than 2%. Mortgage investments can yield more but require administration, either performed on your own or hired out. That's not attractive to everyone. Therefore, interest bearing investments are important for people who want to avoid stocks or physical investments like precious metals where the principal value keeps changing with the market.

The right interest bearing Accredited Offering Note retains its principal value and must be repaid in full. Some pay interest monthly, are collateralized, renewable and even have a Servicing Agent in the state where the investor resides.

One example of an Accredited Offering yielding 8.75% paid monthly was recently opened by a consumer goods company in the environmental sector. The company, Winning Brands, is interested in launching new products. They would rather finance this by delivering a cash yield than through stock dilution. Income earners are the beneficiaries.

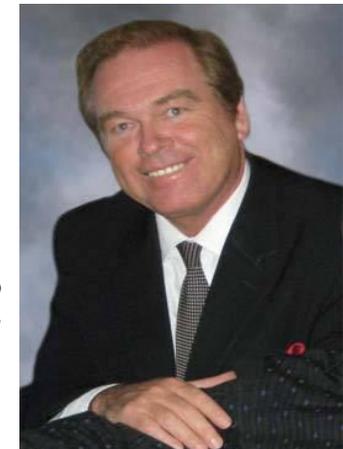
www.WinningBrandsAccreditedOffering.com

The official website provides information and enables interested qualified investors to request an Offering Memorandum without cost or obligation. The risks and rewards are described and questions can be asked to determine suitability. The Winning Brands

Accredited Offering is based in Florida and the monthly payments are made from a Florida Servicing Agent.

If you find yourself frustrated by low yield on cash, you can thank your representatives in Washington for giving you more options now.

Eric Lehner, CEO of Winning Brands puts it this way, "The reason that an interest bearing Accredited Note can be safer than some stock is that the company cannot guarantee its stock price, but it has a legal obligation to honor the principal of the note. 8.75% per year is certainly much better than 1 or 2% and it supports our environmental work for society at the same time. It's a win-win situation."



***Eric Lehner, CEO
Winning Brands***