AS SEEN IN
*Fortune*

GREATER HOUSTON FINANCIAL

# Now is the Perfect Time to Add Bonds to Your Portfolio

## Why bonds? In most cases, a steady income stream. Capital preservation. Tax-exempt investing. Low volatility. Insured principal and interest payments.

David Loesch, principal and co-owner of the award-winning DRL Group, is such a believer in the benefits of investing in municipal bonds that bonds are the only financial product his company deals in.

"Investors who faced the steep stock market declines of the early 2000s understand the downside to investing only in equity-type investments. They experienced firsthand that investing exclusively in equities is a winning strategy when the market goes up—and could be a devastating failure when it goes down," Loesch explains.

Today, with the volatility of the stock market, many investors are worried that another recession might be looming. This can be especially upsetting to those nearing or already in retirement who rely on their investments to generate income. That's why investors should now consider a higher allocation of bonds.

### Stable, Secure Income Stream

For more than 20 years, The DRL Group has been helping clients—men and women who have already achieved financial success—generate a steady income stream and minimize taxes while maintaining their principal.

"We never tell our clients to avoid the stock market, but the fact is that even blue chips can be unpredictable and miss expectations. Instead, we urge clients to avoid unnecessary risk by adding high-quality bonds to their portfolios," Loesch says. "Investing in bonds is a safe strategy. Furthermore, with bonds, our clients always know when and how much their investments will pay off."

Loesch and his colleagues typically recommend that clients put 45% to 55% of their investable assets in bonds. They also stress that, in terms of interest rates, portfolios can be tailored to meet a client's specific desired rate of return based on current market conditions. Currently, Loesch and his team are purchasing insured bonds ranging from 4% to 4.75% yield.

### Service-Side Benefits

Another advantage The DRL Group's clients are privy to is dealer-level pricing.

"We do not charge any management fees since we are the 'desk' and interact daily with other bond dealers. Our competitors, on the other hand, may have to go through several layers of markups or charge management fees," Loesch says.

As a result, in most cases, The DRL Group can offer more municipal products at higher yields—in all 50 states.

"Our No. 1 objective is to help keep clients' money working tax-free while they continue with what they do best, whether that be excelling in their careers, running their businesses—even enjoying their retirement," Loesch concludes. "I am confident we can offer our clients a wider variety of bonds at a better price, resulting in higher yields. We can help anyone build a municipal bond portfolio that will provide significant income over time."

The DRL Group
Fixed Income Specialists

605-B Park Grove | Katy, TX 77450
866-664-4040 | drlgroup.net