

## Savings Alternatives

Considerations	Choice 1	Choice 2	Choice 3
Annual return or yield (expressed in percent)			
Liquidity (how soon you can get your money)			
Length of maturity (none, such as for savings or money market; specific time for CD)			
Minimum deposit to open and maintain			
Cost to open			
Safety of capital (if insured, by what)			
Risk of capital (low, medium, high)			
Ease of management (how often should you check the rate of return)			
Tax features (taxable or tax-deferred)			
Yearly cost to maintain (service fee)			
Penalties (early withdrawal or below minimum balance)			
Other			

Information on stocks, bonds, IRAs and annuities will be found in other fact sheets in this series.

Based on the above, my best choice is:

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My second choice is:

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