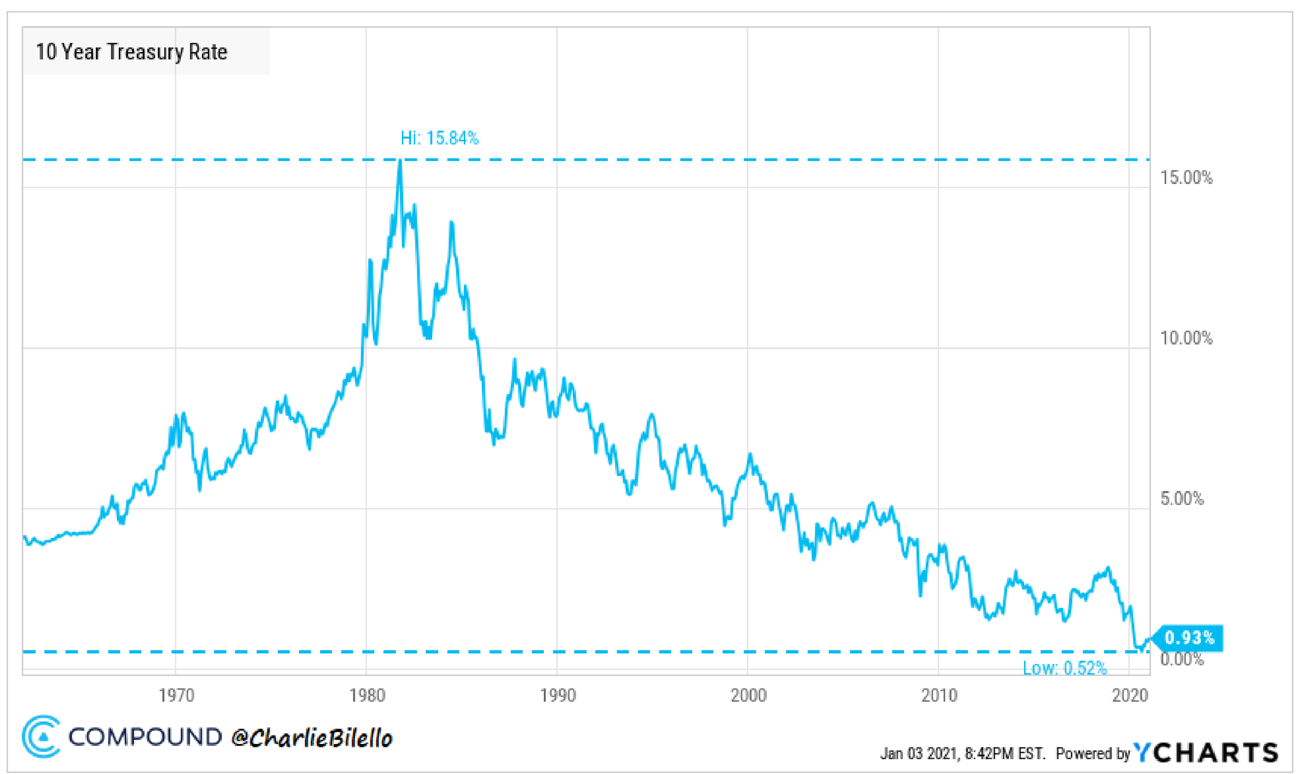
PACIFIC CAPITAL



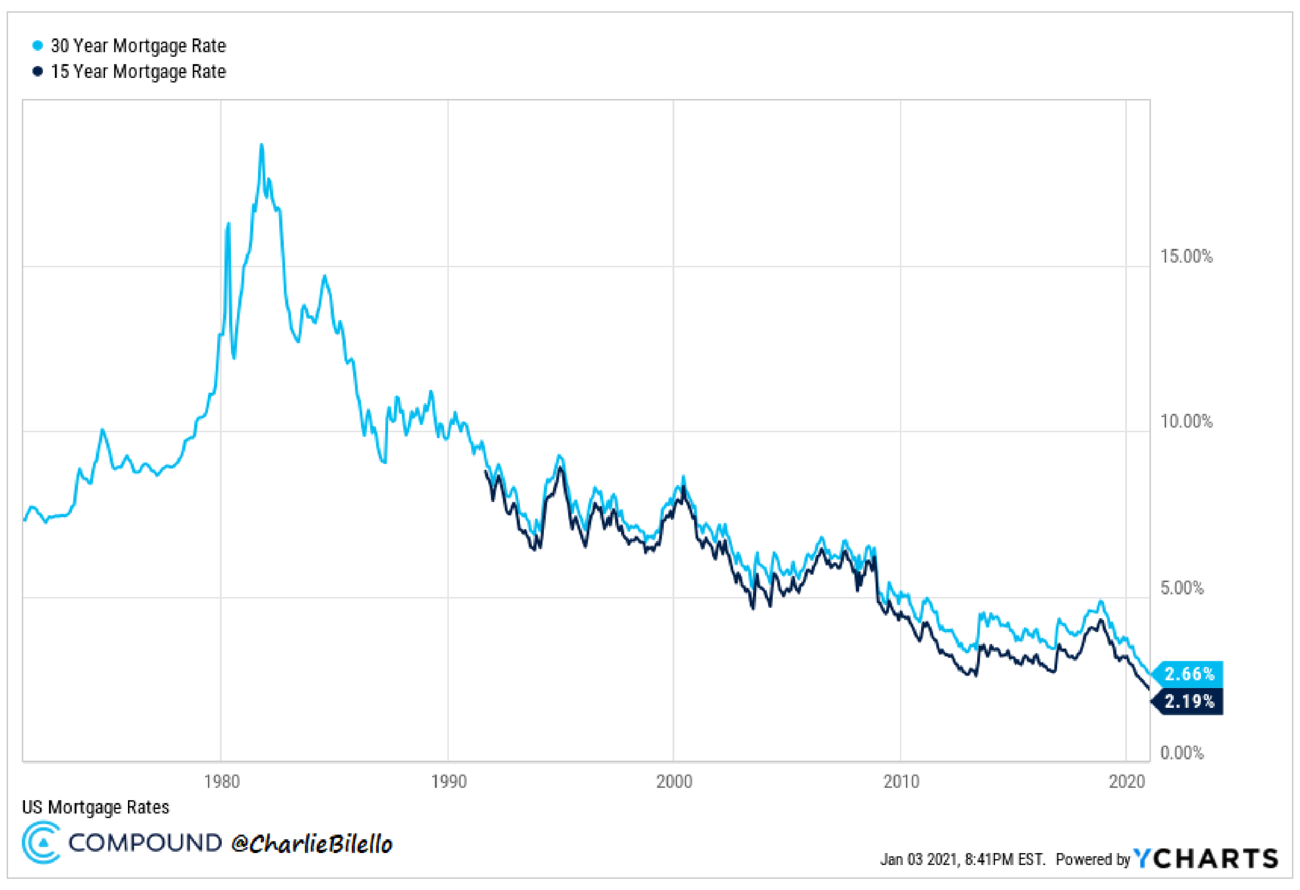
January 25, 2021

In 2020, we saw all-time yield lows across the entire bond market, including a record low 10-Year Treasury Yield of 0.52%.

Translation: you could loan your money to the U.S. government for 10 years and get only .52% per year. Yikes! That's peanuts.

While today's historically low rates are bad for fixed-income investors and retirees, they are good for borrowers.

30-year mortgage rates came down to the mid 2s and 15-year rates in the low 2s. This (along with low inventory of homes for sale) has definitely helped boost residential real estate values.



Whether your current focus is investing, cash flow, or borrowing, now is a good time to evaluate your investment strategy, cash flow and debts (both business and personal) and see how you can improve what you're doing.

You could likely save/earn more money for yourself with a few adjustments to your financial life. Our Pacific Capital team is ready to help. Click the blue button below to schedule a call.

P.S. If you like listening to or watching podcasts, here is a link to 25+ podcast interviews I've done recently. I suggest you listen on 1.25x or 1.5x speed.

P.P.S. Thank you again for your support for my new book *"Stress Free Money"*; *we now have over 100 5-star reviews on Amazon!*

Sincerely,

Certified Financial Fiduciary®

Click HERE to read our google reviews.

Schedule a Call