



BondSavvy



Investors should always buy low and sell high, right?

But over **75%** of the bonds in one leading bond ETF trade above par¹, making fund investors more likely to buy high and sell low.

With individual corporate bonds, investors can be selective and achieve higher returns than bond funds and ETFs.

We founded **BondSavvy** so more investors can benefit from the advantages individual corporate bonds have over bond funds:

Higher Potential Returns

Lower Fees

Return of Principal at Maturity

Payment of Fixed Coupon

Own What You Want at the Price You Want

More Transparency

Take control of your investing future with individual corporate bonds.

¹ Refers to portfolio composition of the iShares HYG ETF, a \$16 billion corporate bond ETF. Data as of January 31, 2018. Source: iShares

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A BETTER APPROACH

Many investors believe bonds are where you go for modest returns.

We believe bonds can do more.

We approach bond investing **differently** to identify corporate bond investments that can **outperform** the market.

RETURNS OBJECTIVES

We don't just clip coupons. We recommend bonds that can appreciate in value and achieve returns higher than bond funds and, at times, stocks. We also have achieved higher *after-tax* returns than muni bonds.

CREDIT RATINGS

A credit rating doesn't tell you whether a bond is a good value or not. We therefore do all of our own analysis to determine which bond investments can achieve strong total returns.

PORTFOLIO FOCUS

We have strict investment requirements that only a small number of bonds fulfill. Focusing investments on these bonds helps individual bond investors outperform over-diversified bond funds.

INVESTMENT HOLDING PERIODS

Holding bonds to maturity through a 'laddered portfolio' can leave money on the table. We continually evaluate our recommendations and decide if we should sell previously recommended bonds and buy new ones with more upside.



INTEREST RATES

Many large bond funds are highly sensitive to interest rates given their large holdings of US Treasuries. We identify undervalued corporate bonds that can appreciate in value. Many of these bonds are not sensitive to interest rates.

Let BondSavvy be your corporate bond investing partner.

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WHAT WE PROVIDE CUSTOMERS

BondSavvy makes corporate bond investment recommendations that investors can apply to their portfolios. We release our new picks during **The Bondcast**, a subscriber-only conference call where we review our analysis of each bond and issuing company. Over time, we update our recommendations, including if and when a prior pick becomes a 'sell.' These updates, as well as analysis regarding each recommendation, are available to subscribers on the BondSavvy site.



We do all the financial analysis for you.

All you need to do is review the recommendations and decide which bonds are the best fit for your portfolio. Customers subscribe to **BondSavvy** to gain access to our recommendations. You keep your existing broker to execute trades and hold your assets.

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INVESTMENT RECOMMENDATIONS

SEPTEMBER 26 DECEMBER 13

\$ in millions	Quote ⁽¹⁾		Yield to Worst (Offer)	Issuance Size	Credit Ratios		YTD Year-Over-Year		Last 12 Months		
	Bid	Offer			Leverage ⁽²⁾	Interest Coverage ⁽³⁾	Revenue Growth	EBITDA Growth	Revenue	EBITDA	Margin
Recommendation 1	89.52	89.72	5.9%	\$900	1.1x	17.3x	-0.8%	-26%	\$12,168	\$1,326	11%
Recommendation 2	89.19	89.99	14.0%	\$585	5.4x	2.2x	1.2%	-3%	\$565	\$331	58%
Recommendation 3	77.57	78.40	10.7%	\$650	4.3x	3.1x	0.4%	-12%	\$59,746	\$2,707	5%
Recommendation 4	89.15	89.62	4.5%	\$1,250	2.8x	11.2x	-3.7%	1%	\$123,659	\$44,248	36%

⁽¹⁾ Quotes only shown with quarters available of at least 50 bonds.
⁽²⁾ Most recent quarter's long-term debt divided by last twelve months' EBITDA.
⁽³⁾ Last twelve months' EBITDA divided by most recent quarter's annualized interest expense.

PRESENTATIONS & UPDATES

The Bondcast
Updates
12/23
11/17

[GLOSSARY](#)

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ABOUT OUR FOUNDER



STEVE SHAW founded BondSavvy to put the power of corporate bonds into the hands of individual investors. His sole focus is individual corporate bonds where he has achieved returns that exceed bond funds and, often times, the stock market.

Steve is a former investment banker, corporate mergers-and-acquisitions executive, and senior executive of two leading bond e-trading companies. He uses his 20-plus years of experience across financial analysis and capital markets to identify undervalued corporate bonds that can drive strong total returns.

CONTACT

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- Steve Shaw

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