

The fixed income world is a mystery to many investors. Most believe in retirement you reduce your stock exposure and buy a few bond mutual funds or corporate bonds from your broker. And to some degree that does make sense. You've reduced your risk to the volatile stock market, but now you've exposed yourself to other types of risk. The problem for most investors is they don't know what other investment options are available to them, so their choices are limited.

3<sup>rd</sup> Street Capital Management participates in the institutional world of Fixed Income and has access to many different types of bonds in which the common investor does not. We marry these bonds in a way to decrease risk while working to meet and/or exceed your income needs and continue to grow your portfolio for the long term.