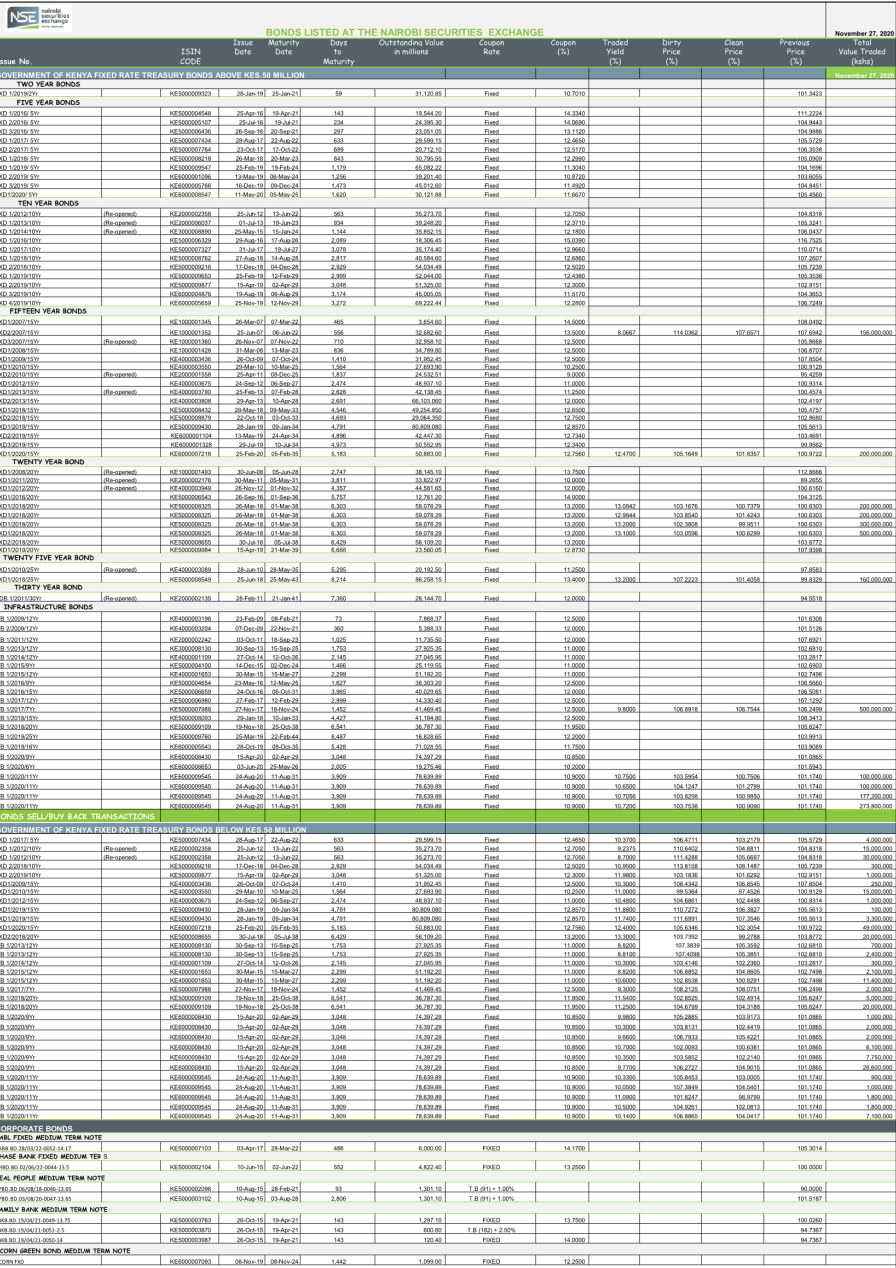




are or are not a number of key variables to look at when investing in bonds. It's worth noting, however, that credit quality, interest rate, price, yield and tax status factors can have both positive and negative impacts on bond returns. Therefore, investors should consult with their financial advisor before making any investment decisions.