



We would like to make you aware of the opportunity for high guaranteed income available through Series I-Savings bonds issued by the US federal government. We have had several inquiries about these and would like to offer our opinion and assistance if you would like to pursue further.

What Are Series I-Savings Bonds?

Series I-Savings bonds are issued by the US federal government and offer a guaranteed rate of interest which is based on the inflation rate. The guaranteed rate can change every six months. The rate through April is 7.1% and will increase to 9.6% for the next 6 months. The maximum purchase is \$10,000 per person per year for electronically held bonds plus another \$5000 for paper bonds. The bonds must be held for 5 years to get the full rate and cannot be liquidated before 1 year. If liquidated after 1 year but before 5 years there is a penalty of 3 months interest.

How to Purchase?

To invest you must go to www.treasurydirect.gov to open an account and fund your purchase. *We cannot do this for you or purchase through Schwab.* However, we will be happy to walk you through establishing an account at treasury direct and assist you with getting it funded.

Pros/Cons?

Pros:

- Interest rate is guaranteed
- No risk to principal
- Interest rate is far higher than money market (<0.5%), CDs (< 3%) or traditional bonds (< 3%)
- Rate can reset every six months so can keep up with inflation
- No fees or expense
- Interest exempt from state and local taxes

Cons:

- Illiquid for 1 year
- Penalty after year 1 and before end of year 5
- Cannot invest using IRA or other retirement account
- Limited purchase of \$10,000 per year per individual (additional \$5,000 if purchase paper bonds)
- Must set up account at www.treasurydirect.gov
- Must keep track of your login credentials

To learn more go to www.treasurydirect.gov or call your adviser at DWD.



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