

U.S. Treasury Series I Savings Bonds

Problem: Where can I invest in a U.S. Treasury Series-I Savings Bond?

Solution: Open an account at www.TreasuryDirect.gov

Benefits: Designed to help protect against inflation. Interest generally accrues on a tax-deferred basis until redemption, and certain education-related tax benefits may be available if IRS requirements are satisfied.

Steps to take:

1. Go to www.TreasuryDirect.Gov and click “TreasuryDirect” underneath Account Login.
2. Click Log In and then “Open a new Account” at www.TreasuryDirect.Gov
3. Click “Apply Now” and choose the account type and click Submit.
4. Enter your information, check the box, and hit Submit.
5. Double check that all of your information is correct and click Submit.
6. Choose an image and caption it, then click Submit.
7. Enter your information and click Submit.
8. Now that you are done signing up, click TreasuryDirect Home and then click TreasuryDirect Login again.
9. Click Log In and enter the Account Number that was sent to your email and click Submit.
10. Enter your one-time password that was sent to your email and check the box before clicking Submit.
11. Enter your account password now and click Submit.
12. Click BuyDirect up top and then in the Savings Bonds section select “Series I” and click Submit.
13. Enter the purchase amount, select a one-time purchase or repeat purchases (if so, how often) and click Submit.

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Key Things to Note:

- Generally, the purchase limit is \$10,000 a year per person, plus \$5,000 of tax refund.
- Married couples may each establish their own TreasuryDirect account and purchase bonds subject to applicable ownership and purchase-limit rules.
- Interest rates change every 6 months (May 1 and November 1).
- Interest earned is generally exempt from state and local income taxes. Federal taxes on interest may generally be deferred until redemption or maturity.
- Must hold the bond for 12 months.
- If the bond is sold before 5 years, owner will generally lose the previous 3 months of interest.
- Interest may be excluded from federal income tax when bonds are used for qualified higher-education expenses and all applicable IRS requirements are satisfied.

Current interest rates, purchase limits, and program rules are available at TreasuryDirect.gov and are subject to change.

To learn more about Endowment Wealth Management and our Fee-Only Fiduciary Advice:

Call: (920) 785-6010

Visit: www.EndowmentWM.com

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