

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

Solution: Open an account at www.TreasuryDirect.gov

Benefits: Adjusted for inflation, receive compound interest that is deferred until sold and can be tax-free at federal level when used for higher education.

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:

- Limit is \$10,000 a year per person, plus \$5,000 of tax refund.
- Married couples will each have to open their own account at TreasuryDirect.gov
- Interest rates change every 6 months (May 1 and November 1).
- Not subject to state income tax.
- Current interest rate until May 1, 2023 is 6.89%. Previously, the May 1, 2022- November 1, 2022 rate was 9.62%.
- Must hold the bond for 12 months.
- If the bond is sold before 5 years, owner will lose the previous 3 months of interest.

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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