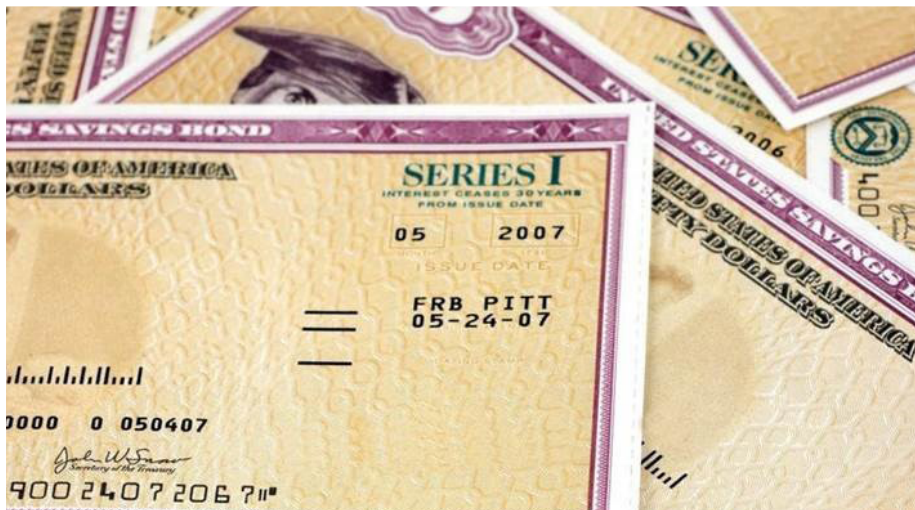


I-Bonds, The Treasury's Inflationary Solution for Up to \$10,000 of Your Cash Savings!

U.S. Treasury I-Bonds are currently yielding 9.62% and maybe a strategy for your current cash savings.



Before we get into the rules and holding requirements of the I-Bond we want to define what exactly is an I-Bond? As quoted from the U.S. Treasury website, “A *Series I savings bond* is a **security** that earns interest based on both a fixed rate and a rate that is set twice a year based on inflation. The bond earns interest until it reaches 30 years or you cash it, whichever comes first.” The interest rate on these bonds are calculated by combining together a fixed rate determined by the Treasury and one based on the consumer price index (CPI); each is updated every six months.

All that being said, there are some caveats to this high yield offering from the Treasury department. Such as, the maximum amount per U.S. citizen is \$10,000 and there is at least a one year holding period. You can put as little as \$25 into a I-Bond to start earning the 9.62% interest. Please keep in mind that if you do not hold your I-Bond for at least 5 years you will be charged the last three months of interest. Therefore, we recommend any cash you are considering for an I-Bond to be cash savings you will not need within the next 12 months.

Who can buy an I-Bond?

<p>Individuals</p>	<p>Yes, if you have a Social Security Number and meet any one of these three conditions:</p> <ul style="list-style-type: none"> • United States citizen, whether you live in the U.S. or abroad • United States resident • Civilian employee of the United States, no matter where you live <p>To buy and own an electronic I bond, you must first establish a TreasuryDirect account.</p>
<p>Children under 18</p>	<p>Yes, if they meet one of the conditions above for individuals. Information concerning electronic and paper bonds:</p> <ul style="list-style-type: none"> • Electronic bonds in TreasuryDirect. A child may not open a TreasuryDirect account, buy securities in TreasuryDirect, or conduct other transactions in TreasuryDirect. A parent or other adult custodian may open for the child a TreasuryDirect account that is linked to the adult's TreasuryDirect account. The parent or other adult custodian can buy securities and conduct other transactions for the child, and other adults can buy savings bonds for the child as gifts. • Paper bonds. Adults can buy bonds in the name of a child.
<p>Trust, estate, corporation, partnership and some other entities</p>	<p>Electronic bonds (in TreasuryDirect): Yes</p> <p>Paper bonds:</p> <ul style="list-style-type: none"> • Trusts and estates: In some cases, Yes • Corporations, partnerships, other entities: No

I-bonds have tax benefits too. You'll receive the interest when the bond matures or when you redeem it at the Treasury, not while you own it, so you won't owe taxes until you've cashed it in. And you'll just pay **federal**—not state or local—taxes. Another bonus: If you use the interest gains to pay for college, you won't owe any taxes at all.

To learn more about I-Bonds and the potential uses of them click here:

https://www.treasurydirect.gov/indiv/research/indepth/ibonds/res_ibonds_ibuy.htm

To get started with I-Bonds, check out the treasury's dedicated website to purchase here:

https://www.treasurydirect.gov/indiv/myaccount/myaccount_treasurydirect.htm

The example referenced does not reflect sales charges or other expenses that may be required for some investments. Rates of return will vary over time, particularly, for long term investments.

This information is for educational purposes only. No products or services will be offered for sale, and there is no obligation.



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