



US Savings Bonds are a safe and trusted savings vehicle that allows clients to **save impulsively** on Form 8888 without needing any additional financial or account information.

US Savings Bonds are:

- **Safe** – protected by the U.S. Government and replaceable if lost or stolen.
- **Accessible** – buy for as little as \$50, and does not require a bank account. Paper bonds are mailed 3-5 weeks after tax filing.
- **Competitive** – solid return (currently 1.68%) with no fees.
- **Simple** – sold at “face value” (\$50 buys a \$50 bond).
- **Longer-term** – must be held for at least one year.
- **Portable** – can be redeemed at most banks and credit unions.
- **Giftable** – tax client needs only the name of gift recipients (up to 3), and either party can redeem the bond.

Start a Conversation

Would you like the opportunity to save for yourself or for your loved ones? You can gift savings to a child, relative, friend, or yourself through US Savings Bonds.

We have a new, free service this year to help you save; have you heard about it – what questions do you have?

Have you ever heard of US Savings Bonds? What have you heard? – or – May I tell you about them?

Do you recall how you used last year’s tax refund? What are your plans this year?

Pro Tips

Concern: I save by myself, my own way.

Response:

- *It’s great you already have a plan to save!*
- *We are offering another saving option that can save you time and a trip to the bank.*
- *Bonds are among the safest saving options.*
- *You can buy a bond for your kids, grandkids or others – they make great gifts!*
- *It’s free to split your refund and buy a bond today.*

Concern: I can’t afford to save.

Response:

- *Even a little is a start; you can begin for \$50.*
- *How did you use last year’s refund? Buy a \$50 bond today and you’ll still have some of your refund next year.*