



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 2.22% through April 2020) 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, grand-kids 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