

GREAT REASONS TO BUY A U.S. SAVINGS BOND



- 1) **Start with as little as \$50.** Use just part of your tax refund to start saving.
- 2) **Earn interest.** Your money starts growing immediately!
- 3) **It's safe.** Bonds will never lose value, and they're backed by the U.S. Government.
- 4) **No fees.** There are no fees to buy or cash in a bond.
- 5) **Money for the future.** You help your loved ones live their dreams when you buy them bonds.
- 6) **Giftable.** You can easily gift bonds to your loved ones.

ASK YOUR TAX PREPARER TO HELP YOU SAVE WITH BONDS TODAY.



TAX TIME SAVINGS BONDS

SAVING IS HARD. BONDS MAKE IT EASY.

www.bondsmakeiteasy.org

WHEN I GROW UP
I WANT TO BE A ~~SUPERHERO~~
~~COWBOY~~
~~METEOROLOGIST~~
AN **ASTRONAUT**



TO LEARN MORE TEXT DREAMS TO 41411



FOR AS LITTLE AS \$50 TODAY,
YOU CAN START GIVING YOUR LOVED
ONES A BETTER TOMORROW.



START SAVING FOR TOMORROW'S DREAMS TODAY



Tax Time Savings Bonds grow with your loved ones. When they're ready, so is their money. Just select the amount of your refund you want to save, and you'll receive your bond in the mail. The best part is, Tax Time Savings Bonds are guaranteed by the U.S. Government. So when you're ready to cash your bond, you can be sure that you'll get all the money you saved, plus interest.

ASK your tax preparer about Tax Time Savings Bonds today.

CHOOSE how much of your refund you want to save with bonds.

GIFT a bond to your loved ones.

FILE your federal taxes.

RECEIVE your bonds in the mail from the U.S. Treasury Department.

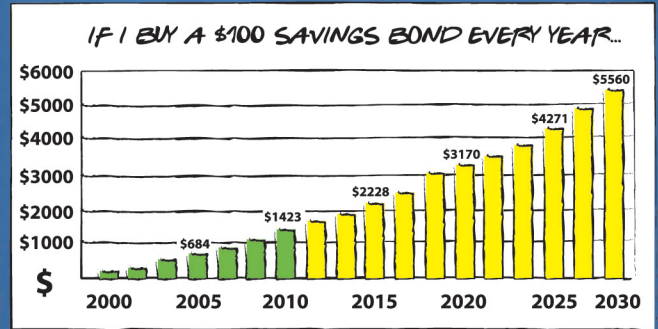
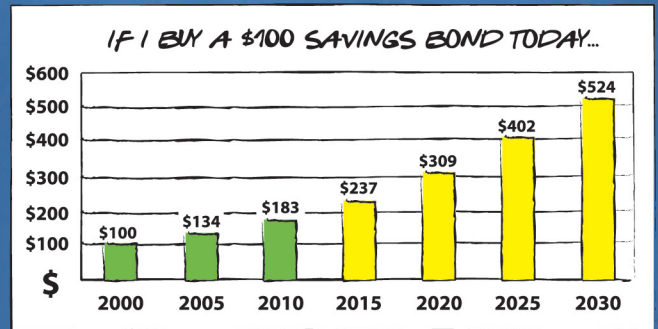
WATCH your bonds grow in value each year.

CASH IN your bonds when you are ready.

*Tax Time Savings Bonds are U.S. Series I Savings Bonds.

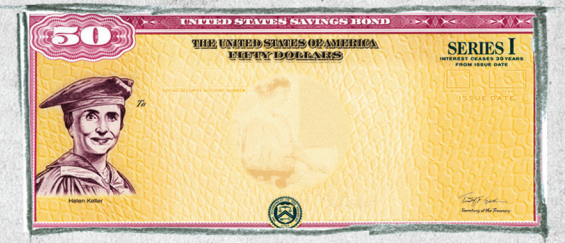
SAVING IS HARD. BONDS MAKE IT EASY.

Savings bonds are easy to buy. And they grow in value as time goes by. Buy a few bonds this year, a few bonds next year. Over time, the money adds up.



■ = actual earnings between 2000 and 2011.
 ■ = bars assume a fixed interest rate of 0.66% and an inflation rate of 0.96%, which are based on 2006 to 2010 historical data. Value of bonds purchased before 2012 maintain their original fixed interest rate but are adjusted for inflation.

BOND FACTS



- A bond is an investment guaranteed by the U.S. Treasury Department.
- Bonds start at \$50 and go up to \$5000, in values of \$25.
- Buying a bond with your tax refund is easy. Ask your tax preparer.
- After you order your bonds on your tax form, you'll receive your bond in the mail. It usually takes only 3 to 5 weeks.
- You can cash your bonds in after one year, but the longer you keep it the more interest you'll earn. (If you cash them before 5 years you'll lose the last three months of interest. Bonds earn interest for up to 30 years.)
- Interest rates on your bond adjust for inflation every six months. For more information on the current interest rate, visit www.bondsmakeiteasy.org/what.
- You can cash your bond in at most banks or credit unions. There is no fee, and no bank account is required.

★ For more information about bonds visit www.bondsmakeiteasy.org. Once you have purchased bonds, you can get help from the U.S. Treasury Department at 1-800-245-2804.

