

# HOW TO BUY I BONDS DIRECT FROM THE TREASURY

Provided by Dominic Lucente

With inflation hovering near 40-year highs, some investors are looking for alternative ways to weather the storm. For many, a Series I Savings Bond is just the ticket. I Bonds give investors a rate of return plus inflation protection and are backed by the U.S. government.

I Bonds are pretty simple to set up. You can go to TreasuryDirect.gov and open a free account to purchase these federally-backed securities directly from the U.S. Treasury.<sup>1</sup>

Here's how to get started.

**Gather your info.** Make sure you have the following close at hand: your taxpayer identification number, current address, checking or savings account information, and email address.

**Go to Treasurydirect.gov's account creation page.** Navigate to the bottom of the page and select "Apply Now" on the left. This will begin your account creation journey. Next, you will choose between an Individual or Entity account. Select Individual account type (it's the default option) and click "Submit."

**Enter your info.** Using the information gathered in step 1, fill in the fields requested and check the box at the bottom to certify your Taxpayer Identification Number. Click "Submit."

**Select a personalized image.** Take some time here to select an image and caption you will remember. Think of this as a visual password for your account. Click "Submit."

**Secure your account.** Select your password and security questions on this screen. Make sure the answers to your security questions are impossible to guess but easy to remember. Click "Submit" to move to the final step.

**Check your email.** Finally, look for your TreasuryDirect account number in your email. You'll need this to log into your account later.<sup>2</sup>

You can begin purchasing I Bonds now that you've created your account. Here are a few things to keep in mind. I Bonds earn interest for 30 years unless you cash them in. You can do this after a year has passed from the time of purchase, but you'll lose the previous three months of interest. However, there is no penalty if you let them mature for five years or more. The maximum amount you can invest is \$10,000 total per calendar year.<sup>3</sup>

Questions about I Bonds, or anything else financial? Feel free to reach out anytime.

**Dominic may be reached at 603.645.8131  
or Dominic.lucente@LPL.com  
Dlucente.com**

This material was prepared by MarketingPro, Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information has been derived from sources believed to be accurate. Please note - investing involves risk, and past performance is no guarantee of future results. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty. This is neither a solicitation nor recommendation to purchase or sell any investment or insurance product or service, and should not be relied upon as such. All indices are unmanaged and are not illustrative of any particular investment.

Financial planning offered through Northeast Planning Associates, Inc. (NPA), a registered investment adviser (RIA). Securities and advisory services offered through LPL Financial (LPL), an RIA and broker-dealer (BD), member FINRA/SIPC. Credit union is not an RIA or BD. Insurance products offered through LPL or its licensed affiliates. LPL registered representatives offer products and services using NPA. These products and services offered through NPA, LPL, or its affiliates, which are separate entities from, and not affiliates of the credit union, are:



Not Insured by NCUA or Other Government Agency Not Credit Union Guaranteed Not Credit Union Deposits or Obligations May Lose Value

#### Citations

1. Treasurydirect.gov, 2022
2. Treasurydirect.gov, 2022
3. Treasurydirect.gov, 2022



Like planting a successful garden, creating a financial plan and cultivating investment strategies begins with understanding what's important to you now and knowing what you want through all the seasons of your life.

At NPA, we have the expertise to help you craft a comprehensive plan that works towards achieving the retirement of your dreams and leaving a financial legacy for generations to come.

## LET'S START PLANNING.



*Dominic M. Lucente, CFP®, RFC®*  
CERTIFIED FINANCIAL PLANNER™  
Northeast Planning Associates, Inc.  
425 Hooksett Road · Manchester, NH 03104  
(603) 645-8131 · dominic.lucente@lpl.com  
www.dlucente.com



22-062 Financial planning offered through Northeast Planning Associates, Inc. (NPA), a registered investment adviser (RIA). Securities and advisory services offered through LPL Financial (LPL), an RIA and broker-dealer (BD), member FINRA/SIPC. Credit union is not an RIA or BD. Insurance products offered through LPL or its licensed affiliates. LPL registered representatives offer products and services using NPA. These products and services offered through NPA, LPL, or their affiliates, which are separate entities from, and not affiliates of the credit union, are:

Not Insured by NCUA or Other Government Agency | Not Credit Union Guaranteed | Not Credit Union Deposits or Obligations | May Lose Value

# DL&G

DOUGLAS, LEONARD & GARVEY, P.C.

Employment Law Sexual Harassment  
Auto Accidents Personal Injury  
Medical Malpractice Criminal Defense (DUI/DWI)  
Workers' Compensation Family Law

14 South Street, Concord, NH 03301  
PHONE: 603-224-1988 WEBSITE: www.nhlawoffice.com

## SELLAR CHIROPRACTIC CLINIC

**DR. JOHN A. SELLAR, BS, DC**  
*Chiropractor*

35 West Street Concord, NH 03301

concordnhchiropractor.com  
sellarchiropractic@yahoo.com

**PROADJUSTER**

and  
*Impulse Instrument*

**603-224-3883 Fax 603-224-6782**

*Voted the Region's #1 Chiropractor 2015- 15 years running.  
New Hampshire Magazine's Top Chiropractors of 2014 & 2015*