



Matured Savings Bonds

Keep Your Interest Growing

Over \$13 billion worth of savings bonds have stopped earning interest but haven't been redeemed, according to the U.S. Department of the Treasury.

If your clients have any of these bonds, Uncle Sam is using their money – and they are getting nothing in return.

This is a great opportunity to talk to your clients about checking their savings bonds to make sure they are still earning interest. If not, take the time to discuss with them the advantages of moving that money to a Principal Fixed Annuity.

Look it up

The Treasury Department has created a website to check if bonds are still earning interest. All you need is their Social Security Number.

To access the Treasury Hunt database, do the following:

- Visit www.treasurydirect.gov
- Click on Individual/Personal Investing
- Click on Tools
- Click on Treasury Hunt
- Click Start Search
- Enter your client's Social Security Number to see if he or she has treasury bonds that are no longer earning interest.*

The following savings bonds no longer earn interest:

SERIES	ISSUE DATE
E	May 1941 through October 1976
H	June 1952 through October 1976
HH	January 1980 through October 1986
Savings Notes	May 1967 through October 1970
A, B, C, D, F, G, J, K	All Issues

*Information about savings bonds no longer earning interest is updated often, but may be incomplete.

Advantages for you

There are many advantages to taking the time to discuss this with your clients:

- **Great sales opportunity** – Talk to your clients about putting that money into an investment vehicle that will work for them, not Uncle Sam.
- **Be seen as an expert** – Part of your role as a financial professional is for you to take a broad look at your client's financial pictures and let them know of any gaps. If they have money that is not working for them, why not show your expertise by educating them on finding a way to put that money back to work helping them achieve their financial goals.
- **Untapped market** – The money and interest earned coming out of savings bonds is an overlooked revenue source for many financial professionals. Focusing on this market may bring you potential leads.

Advantages for your client

If your clients want to move their expired savings bonds to another investment vehicle, consider a fixed annuity. There are a number of advantages:

- The principal is guaranteed
- The interest rate is guaranteed
- Income is guaranteed for life when annuitized
- Earnings grow tax-deferred
- The death benefit passes outside of probate (if payable to a beneficiary other than the estate) so beneficiaries avoid lengthy delays in receiving their bequest.

Because the insurance company guarantees your client's money and interest rate, it's important to consider a strong, stable company. Annuities are backed by the claims paying ability of the insurer.

Not FDIC/NCUA Insured	No Bank Guarantee
Not A Deposit	May Go Down In Value
Not Insured By Any Federal Government Agency	



WE'LL GIVE YOU AN EDGESM

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