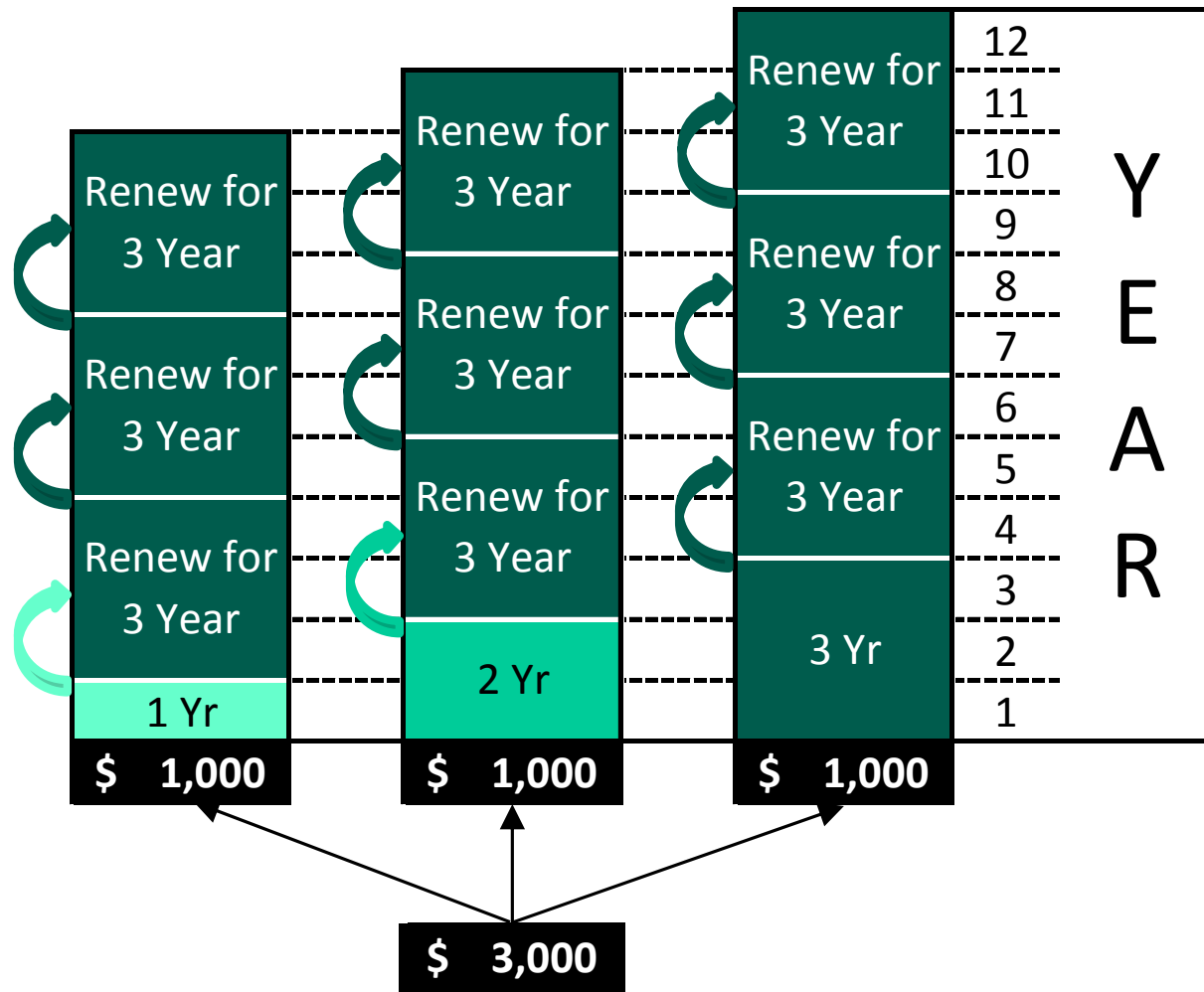


Building a CD Ladder Series

Sample ladder strategy with \$3,000 investment and a 3 year maximum term using staggered one-year maturities



STEP 1 • OPEN

Split your investment into several CDs and stagger the terms based on how often you want to reinvest your money. In this sample we are using a 3 year maximum term using staggered one-year maturities.

STEP 2 • RENEW

As each CD matures, reinvest your funds into a new rung on the ladder. Longer terms generally pay better rates, so you'll continue your ladder by renewing into a new 3 year CD, purchased at current rates. You'll repeat this step when your 2 and 3 year CDs mature.

STEP 3 • ENJOY

Once all the original CDs have been renewed, the ladder is on autopilot. The CDs in our example will continue to renew automatically into 3 year CDs, one maturing each year, for as long as you'd like. And you'll benefit from 3 year rates while still having access to a portion of your funds annually.