

Best bank CD ladder is there such a thing?

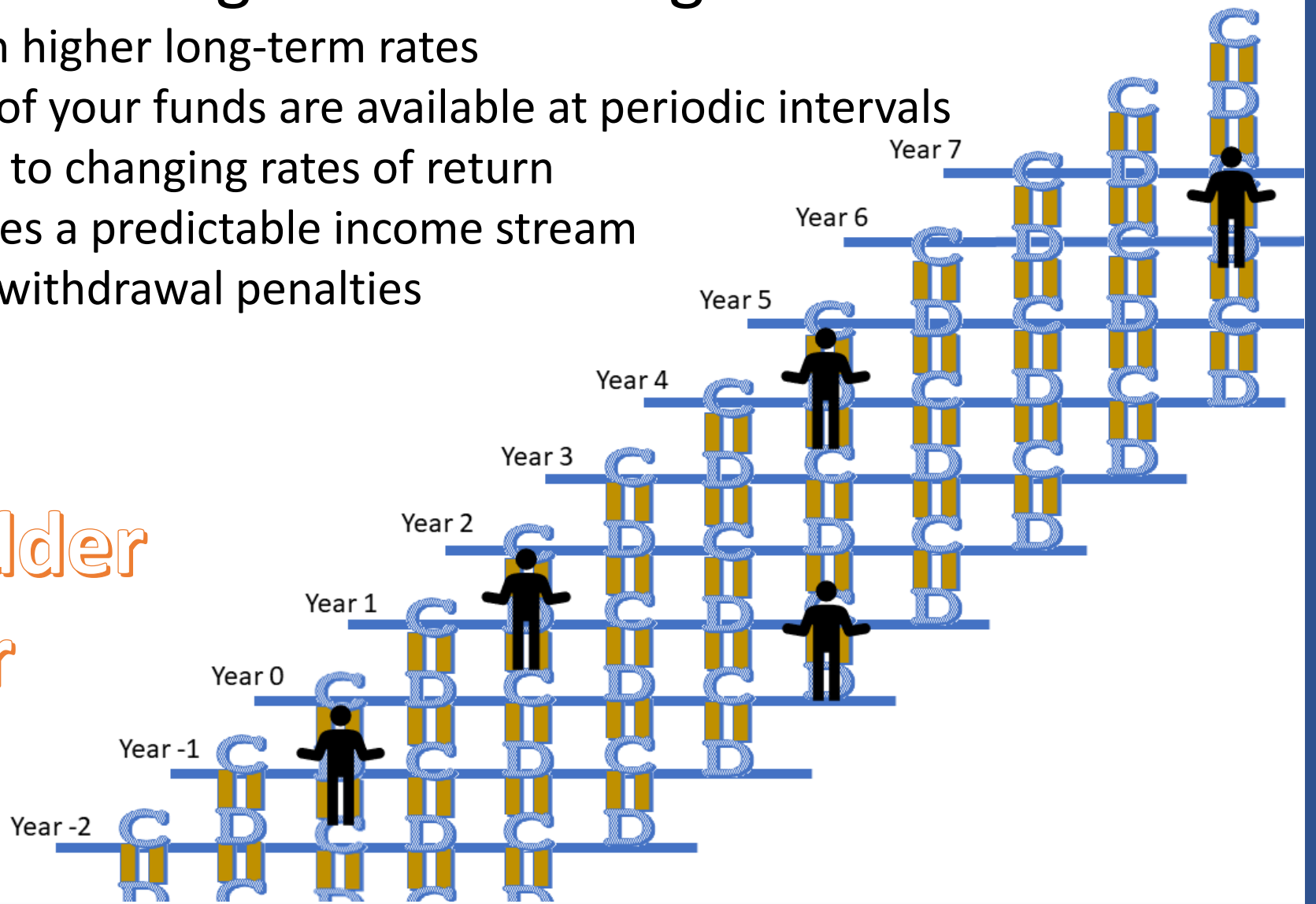
To build a CD ladder

- Buy a sequence of CDs with evenly spaced terms to maturity
- Each year, one or more of your CDs matures
- Decide whether to reinvest the principal, or use funds for other purposes

Advantages of laddering CDs

- Lock in higher long-term rates
- Some of your funds are available at periodic intervals
- Adjust to changing rates of return
- Provides a predictable income stream
- Avoid withdrawal penalties

CD ladder
5-year
terms



Yield Curve

US Government Treasuries 13 May 2021

