

# New: Model CD Ladders - An easy way to make your cash work harder



Yields Individual Bonds (78,167) **CDs & Ladders New (1,566)** New Issues (265) Funds ETFs

**CD Ladders**  
Model CD ladders are example ladder strategies with maturities ranging from three months to five years. CD ladder strategies may provide opportunities to take advantage of the higher yields typically available on longer-term CDs while investing in shorter-term CDs that will mature earlier.  
[Learn more](#) about CD ladders, or select one of the three models below (requires login).

**1-Year Ladder (4 CDs)**

Ladder APY: 0.70

**Build 1-Year Ladder**

**2-Year Ladder (4 CDs)**

Ladder APY: 0.81

**Build 2-Year Ladder**

**5-Year Ladder (5 CDs)**

Ladder APY: 1.14

**Build 5-Year Ladder**

[CD Disclosure Document](#) RATES AS OF 4:06 PM ET 07/12/2016

**1**

**First, choose an account**  
Your CD Ladder purchase will be made within the account you select.

**How much would you like to invest?**  
Tell us the total amount you would like to invest in your ladder.

Account:  Brokerage  
Account:  Brokerage  
Account:  Brokerage  
Account:  Brokerage

Amount \$

A \$4,000 minimum is required. Amount must be divisible by \$4,000. [Learn more](#)

**2**

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**Summary Calculations<sup>1</sup>** Export to Fixed Income Analysis | Create PDF

Principal Cost \$100,000.00 Total Par Value \$100,000.00 Average Yield 0.54%

Accrued Interest \$0.00 Average Coupon Rate 0.54% Average Price \$100.00

Principal Gain/Loss \$0.00 Average Maturity (Years) 0.55 Annual Interest \$305.58

Overview | Estimated Interest & Principal Chart | How the Bond Ladder Tool Works

Bond Type	QTY	Rating	Maturity Date	Ash Price	Yield	Yield Range	Attributes	Annual Interest <sup>2</sup>	Estimated Cost <sup>3</sup>
<b>Ring 1   View Other Available Bonds</b>									
CERTIFICATE OF DEPOSIT	25	A+	08/05/2016	100.00	0.400	0.200 - 0.400	CP, SPY, FDC	\$25	\$25,000
<b>Ring 2   View Other Available Bonds</b>									
CERTIFICATE OF DEPOSIT	50	A+	11/22/2016	100.00	0.500	0.300 - 0.500	CP, SPY, FDC	\$50	\$25,000
<b>Ring 3   View Other Available Bonds</b>									
CERTIFICATE OF DEPOSIT	25	A+	02/22/2017	100.00	0.550	0.350 - 0.550	CP, SPY, FDC	\$125	\$25,000
<b>Ring 4   View Other Available Bonds</b>									
CERTIFICATE OF DEPOSIT	25	A+	05/20/2017	100.00	0.700	0.500 - 0.700	CP, SPY, FDC	\$175	\$25,000

**3**

## Select the Model CD Ladder you are interested in.

These models are set up with pre-defined structures of maturity dates, where the underlying banks and rates that populate each CD rung are constantly being updated\*.

Once you have selected the Model CD ladder structure appropriate for you, it's then just a simple 3-step process to build that same Model specific to your needs:

### Three step process

#### 1) Choose a Model CD Ladder

Decide which ladder you wish to build by selecting from the 1-year, 2-year, or 5-year Model CD buttons.

#### 2) Select an Account and Amount

Select the Fidelity Account and enter the total dollar amount of the CD ladder you'd like to purchase. The ladder will automatically divide the amount evenly into the number of rungs the ladder contains or number of CDs necessary to remain within FDIC coverage limits.<sup>^</sup>

#### 3) Review & Trade

Review each rung of the proposed CD ladder. If you'd like to swap out a CD for CD from a different issuer, or update the suggested purchase quantities, here is your chance to do so before making your purchase. It's then just one more click to place orders for all the CDs.

\* Displayed rates may be delayed by up to 15 minutes. Screenshots are for illustrative purposes only.

<sup>^</sup> For the purposes of FDIC insurance coverage limits,<sup>^</sup>all depository assets of the account holder at the institution issuing the CD will generally be counted toward the aggregate limit (usually \$250,000) for each applicable category of account. FDIC insurance does not cover market losses. All the new-issue brokered CDs Fidelity offers are FDIC insured. For details on FDIC insurance limits, visit [FDIC.gov](#). In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Any fixed income security sold or redeemed prior to maturity may be subject to loss. CD Model Ladders are provided for educational purposes and are not intended to serve as the primary basis for your investment, financial or tax planning decisions. The results of the tool are based on your inputs and criteria and the tool's stated methodology.

If your CD has a call provision, the decision to call the CD is at the issuer's sole discretion. Also, if the issuer calls the CD, you may obtain a less favorable interest rate upon reinvestment your funds. Fidelity makes no judgment as to the creditworthiness of the issuing institution. Fidelity Brokerage Services LLC. Member NYSE, SIPC | Phone:1-800-544-5372