

When Would You Like to Stop Paying Taxes on Your Interest?

Tax-Deferral can significantly affect the growth potential of your retirement nest egg. This table shows what pre-tax interest rate must be earned by a taxable account to equal the same tax-deferred rate of an annuity, assuming no current distribution.

What do you need to earn before taxes?

Tax Deferred Rate (%)	Equivalent Return Needed in Taxable CD By Tax Bracket			
	25%	28%	33%	35%
3%	4.00 %	4.17 %	4.48 %	4.62 %
4%	5.33 %	5.66 %	5.97 %	6.15 %
5%	6.67 %	6.94 %	7.46 %	7.69 %
6%	8.00 %	8.33 %	8.96 %	9.23 %
7%	9.33 %	9.72 %	10.45 %	10.77 %

With a Tax-Deferred Annuity, you pay no taxes on your interest until it is withdrawn. In CD's and savings accounts your interest is taxed whether it is left to accumulate or withdrawn.

Product Benefit	CD	Annuity
10% Penalty Free Withdrawals	No	Yes
Tax-Deferral	No	Yes
Loan Privileges & Flexible Premium	No	Yes
Potentially Avoid Probate	No	Yes
Required Minimum Distribution Friendly	No	Yes
Social Security Tax Savings	No	Yes
Security & Peace of Mind	Yes	Yes
Guaranteed Rate of Return	Yes	Yes

Call Today to See If You Can Stop Paying Taxes on Your Interest!

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC. The Internal Revenue Code already provides tax deferral to IRAs, so there is no additional tax benefit obtained by funding an IRA with an annuity; consider the other benefits provided by an annuity, such as lifetime income and a death benefit. This material has been prepared for informational purposes only. It is not intended to provide tax advice. Please consult with a professional specializing in these areas regarding the applicability of this information to your situation. Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty in addition to ordinary income tax. Withdrawals are not credited with index interest for that term. Withdrawals in excess of the free amount are subject to withdrawal charges and a market value adjustment, which are imposed retroactively if the contract is surrendered within 12 months of a free withdrawal. 14261 113149

The Power of Tax-Deferral