

Tax Deferral Can Help Boost Your Growth

You can help boost your growth with *tax deferral* in a fixed deferred annuity — a retirement savings tool that grows *tax deferred* until income is withdrawn for retirement (usually after age 59½). Your interest compounds free of current taxes. So your principal earns interest . . . your interest earns interest . . . and the money you would have paid in taxes earns interest. Taxes are due when you take withdrawals, giving you more control over when you pay them. Just how much are you earning in currently taxed accounts after paying taxes on interest earnings?

Your Taxable Interest Rate:	Your Federal Tax Bracket:						
	10%	12%	22%	24%	32%	35%	37%
	Your After-Tax Rate:						
6.00%	5.40%	5.28%	4.68%	4.56%	4.08%	3.90%	3.78%
5.75%	5.18%	5.06%	4.49%	4.37%	3.91%	3.74%	3.62%
5.50%	4.95%	4.84%	4.29%	4.18%	3.74%	3.58%	3.47%
5.25%	4.73%	4.62%	4.10%	3.99%	3.57%	3.41%	3.31%
5.00%	4.50%	4.40%	3.90%	3.80%	3.40%	3.25%	3.15%
4.75%	4.28%	4.18%	3.71%	3.61%	3.23%	3.09%	2.99%
4.50%	4.05%	3.96%	3.51%	3.42%	3.06%	2.93%	2.84%
4.25%	3.83%	3.74%	3.32%	3.23%	2.89%	2.76%	2.68%
4.00%	3.60%	3.52%	3.12%	3.04%	2.72%	2.60%	2.52%
3.75%	3.38%	3.30%	2.93%	2.85%	2.55%	2.44%	2.36%
3.50%	3.15%	3.08%	2.73%	2.66%	2.38%	2.28%	2.21%
3.25%	2.93%	2.86%	2.54%	2.47%	2.21%	2.11%	2.05%
3.00%	2.70%	2.64%	2.34%	2.28%	2.04%	1.95%	1.89%
2.75%	2.48%	2.42%	2.15%	2.09%	1.87%	1.79%	1.73%
2.50%	2.25%	2.20%	1.95%	1.90%	1.70%	1.63%	1.58%
2.25%	2.03%	1.98%	1.76%	1.71%	1.53%	1.46%	1.42%
2.00%	1.80%	1.76%	1.56%	1.52%	1.36%	1.30%	1.26%
1.75%	1.58%	1.54%	1.37%	1.33%	1.19%	1.14%	1.10%
1.50%	1.35%	1.32%	1.17%	1.14%	1.02%	0.97%	0.94%
1.25%	1.13%	1.10%	0.97%	0.95%	0.85%	0.81%	0.79%
1.00%	0.90%	0.88%	0.78%	0.76%	0.68%	0.65%	0.63%
0.75%	0.67%	0.66%	0.58%	0.57%	0.51%	0.49%	0.47%
0.50%	0.45%	0.44%	0.39%	0.38%	0.34%	0.32%	0.31%
0.25%	0.22%	0.22%	0.19%	0.19%	0.17%	0.16%	0.16%

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Earnings and pre-tax premium payments of annuities are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax. Consider your personal investment horizon and income tax bracket, both current and anticipated, when making an investment decision. Tax rates and tax treatment of earnings may impact your investment results.

Western & Southern member companies and agents do not offer legal or tax advice. For tax information, see an attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state.

No bank guarantee	Not a deposit	May lose value	Not FDIC/NCUA insured	Not insured by any federal government agency
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