



## 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with *tax deferral* in a fixed deferred annuity — a retirement savings tool that grows *tax deferred* until income is withdrawn for retirement (usually after age 59½).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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