

## Tax Diversification May Mean More Money for Retirement


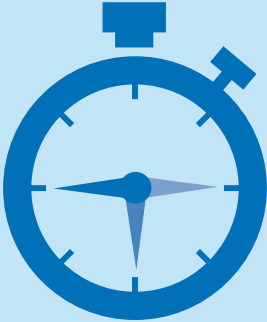
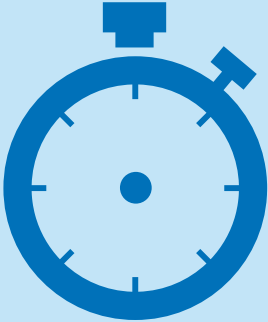
Taxes. They're inevitable. Each April, you tally 1099s and pay taxes on dividends and interest, even if you hadn't spent a penny of them. Money lost to taxes can't help build your retirement nest egg. But using the principles of tax diversification, you can structure your investments to be taxed in ways that may work better for you.



**Think about your financial goals.** What investments do you currently have? What is your intent for that money? Can it be allocated more tax efficiently? How many years until that money is needed?

**Divide your investments into three categories.** Consider how your money is taxed. Will it be taxed now? Or later (tax-deferred/taxed when withdrawn)? Or never (paid with after-tax dollars and tax free during accumulation and at withdrawal or payment)?

**Reallocate your investments into the appropriate categories.** Working with your financial professional, look to create flexibility by selecting the tax treatment that fits your specific needs and time horizon.

Now. Later. Or Never. What's the Tax Strategy for Your Money?		
Investments Taxed <b>NOW</b>	Investments Taxed <b>LATER</b>	Investments Taxed <b>NEVER</b>
Bank Accounts Money Market Savings Accounts Stocks & Bonds	Retirement Plans IRA Accounts Annuities	Life Insurance* Roth IRAs** Municipal Bonds 529 College Plans
		

*Spread money across three asset taxation categories for tax diversification.*

\*Death benefit usually tax free; surrenders may be taxed.  
 \*\*Qualified Roth funds are distributed tax free.

# The Power of Tax Deferral

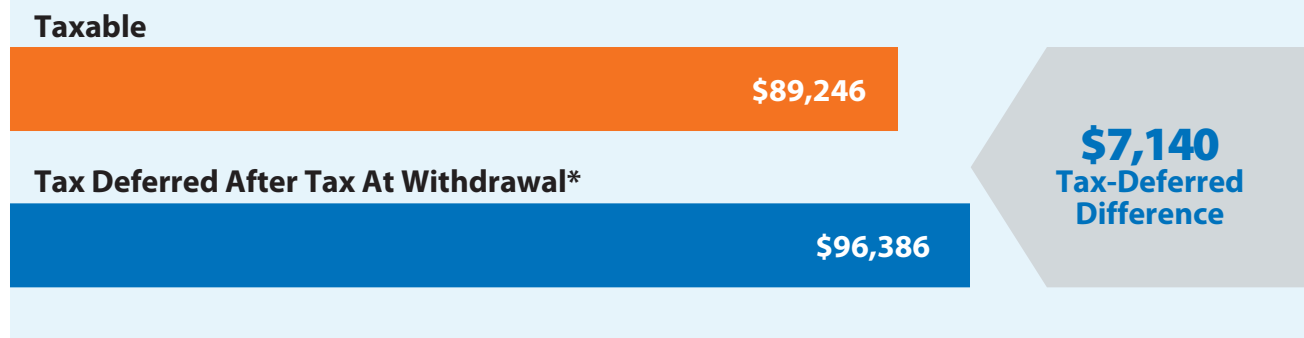
## Tax Deferral is a Key Component of Retirement Annuities

Deferring taxes. It's a difference that helps set nonqualified annuities apart. And it can be a difference maker in your retirement portfolio.

Tax deferral means nonqualified annuity assets can compound quicker than money in currently taxed alternatives. Even if they're growing at the same rate. The reason is that taxes aren't due until withdrawals are taken.

Tax deferral can be an important feature for your future. Even more so if you are in a lower income tax bracket when you begin taking withdrawals. Note that if you purchase an annuity through a qualified plan, a tax-deferral advantage does not apply. But otherwise, it can be a key component of a retirement income plan.

### Tax Deferral can Positively Impact Your Retirement Savings



\*Tax deferral hypothetical illustration assumes \$50,000 investment compounding without withdrawals for 30 years with a 3% return and combined federal and state taxes of 35%. Chart is not actual performance of any product or investment option and is not guaranteed. Charges of the tax-deferred product not included. Tax rates and tax treatment of earnings, capital gains and dividends may impact and reduce the difference of the results.

*Ask your financial professional if tax deferral can help you meet your retirement goals.*

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