



The Power of Tax Deferral



Here's an example of how tax-deferral benefits could increase your earning power. Consider someone whose federal tax bracket is **32%** and has a tax-deferred annuity that earns **5.00%**.

To match those earnings with a taxable investment, they would have to earn a rate of **7.35%** instead!

If your tax-deferred annuity earns:	Federal Tax Bracket			
	22%	24%	32%	35%
	You'd have to earn this rate in a taxable investment to match the earnings of your fixed annuity:			
3.50%	4.49%	4.61%	5.15%	5.38%
4.00%	5.13%	5.26%	5.88%	6.15%
4.50%	5.77%	5.92%	6.62%	6.92%
5.00%	6.41%	6.58%	7.35%	7.69%
5.50%	7.05%	7.24%	8.09%	8.46%

For example purposes only. If you have questions regarding your specific situation, please consult your tax advisor.

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Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. Annuities are not guaranteed by any bank or credit union and are not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value. The guarantees of an annuity are based on the financial strength and claims-paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by Any Federal Government Agency • Not a Bank Deposit


Triple Compounding

One benefit of an annuity is tax deferral. You won't pay taxes on your earnings until you withdraw funds.

Tax-deferred annuities make your money work harder with triple-compounding, which means:

 **Earn interest on principal.**

 **Earn interest on interest.**

 **Earn interest on tax savings**
Because interest in an annuity is not subject to income tax until it's withdrawn, 100% of the interest can continue to compound.