TheStandard®

Losing Money with Taxable Investments?

When allocating investment funds, think about the tax implications. Consider someone whose federal tax rate is **32%** and has a taxable investment earning **5.50%**. The after-tax earnings on that investment would be just **3.74%.**

Use this chart to see what you'd earn after taxes.

Taxable Investment Rate	Federal Tax Bracket			
	22%	**24%**	**32%**	**35%**
	After-Tax Earnings			
4.50%	3.51%	3.42%	3.06%	2.93%
5.00%	3.90%	3.80%	3.40%	3.25%
5.50%	4.29%	4.18%	**3.74%**	3.58%
6.00%	4.68%	4.56%	4.08%	3.90%
6.50%	5.07%	4.94%	4.42%	4.23%

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

Benefits of Tax Deferral

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

Avoid losing money to taxes. 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Because interest in an annuity is not subject to income tax until it's withdrawn, 100% of the interest can continue to compound.

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