



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Because interest in an annuity is not subject to income tax until it's withdrawn, 100% of the interest can continue to compound.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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