



# The Power of Tax Deferral

Tax deferral allows your investment to grow without paying taxes on the earnings until you make withdrawals. That means, in a tax deferred product, more of your money may stay invested, giving your account value the potential for greater growth over time.

## Accelerated Growth Through Compounding

Because interest earnings are reinvested without taxation until withdrawn in a tax-deferred product, you have the potential for more money to compound and grow over time. When you do withdraw funds, your account may be larger compared to a product that does not offer tax deferral.

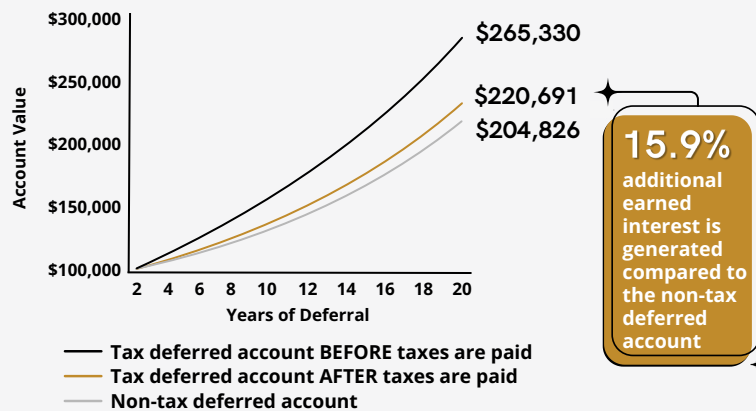
## Potential Tax Savings at Retirement

When you are ready to access your funds, such as in retirement, you may find yourself in a lower tax bracket than you are today. That means you could pay less in taxes, keeping more of your hard-earned money.

## Tax Deferral at Work

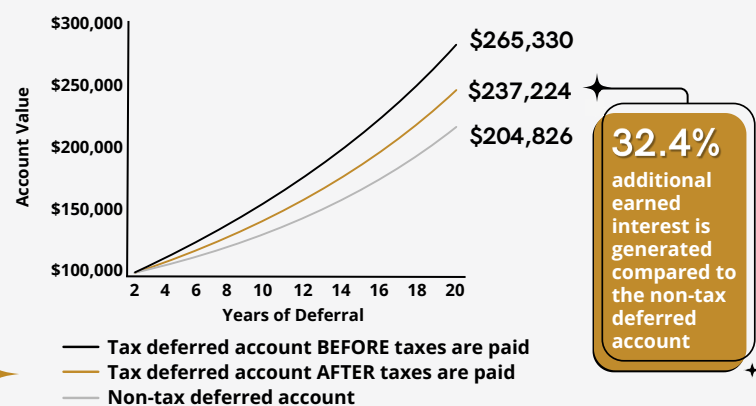
### Scenario 1

Your tax bracket remains at 27% throughout the 20-year period, and beyond.



### Scenario 2

Your tax bracket decreases from 27% to 17% when you are ready to access your funds, reflecting a shift to a lower tax bracket due to reduced income during your retirement years.



These hypothetical examples show the power of tax deferral by comparing the value of \$100,000 earning a 5% rate of return in a non tax-deferred account and a comparable tax-deferred account over a 20 year period. These examples assume no withdrawals or surrender charges were applied.

## Don't let taxes slow you down.

Take the first step toward learning how tax-deferred product options, such as an annuity, can help you reach your goals. Talk to your financial professional to determine if an annuity is suitable for your retirement portfolio.

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