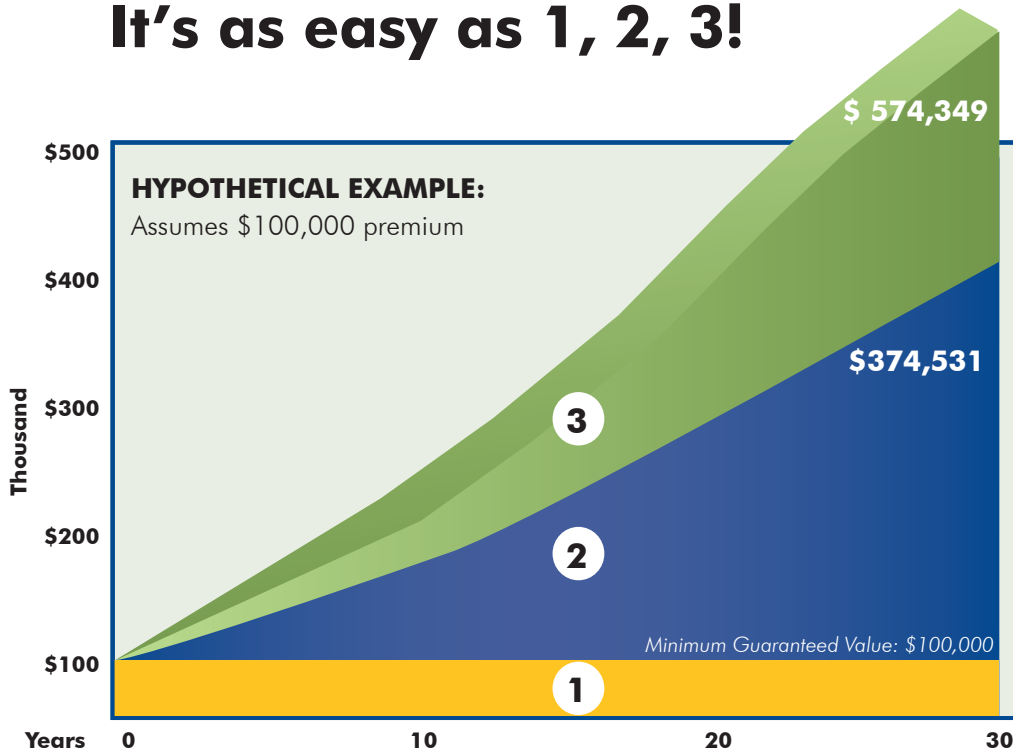


Make the Most of Your Money When You Combine Tax-Deferral with Compounding Interest

Earn interest on all of your money.
It's as easy as 1, 2, 3!



Earn interest on your principal.

All interest bearing accounts give you interest on your principal. However, if you spend that interest, your money will not grow.*

Earn interest on your interest.

If you reinvest the interest you earn after paying taxes, your money will grow.**

Earn interest on the money you might have paid in taxes.

If you reinvest the interest you earn on principal without having to pay taxes, your money grows even faster. That's compounding at its finest!***

*Assuming no additional premium added **Assuming a constant yield of 6% and a tax rate of 25% ***Assuming a constant yield of 6%. This chart shows pre-tax returns.

Tax-deferred annuities allow your money to work harder through compounding. Earn interest on principal, interest on interest, and interest on the money you might have paid annually on taxes!

Find out more about how to make your money work smarter for you.

Agent Name
Company Name
web address
000.000.0000

This information is provided by an insurance agent for educational purposes only. It does not provide individual legal, tax, accounting, or investment advice, and is not intended to be a thorough discussion of the subject. Consult a licensed professional specializing in these areas to discuss the applicability of this information to your situation. Taxable amounts withdrawn prior to 59 1/2 may be subject to a 10% IRS penalty in addition to ordinary income tax. Tax-deferred interest accumulation offers no additional value if the annuity is used to fund an IRA under current tax law. Consider the other benefits provided by an annuity, such as lifetime income and a death benefit. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

