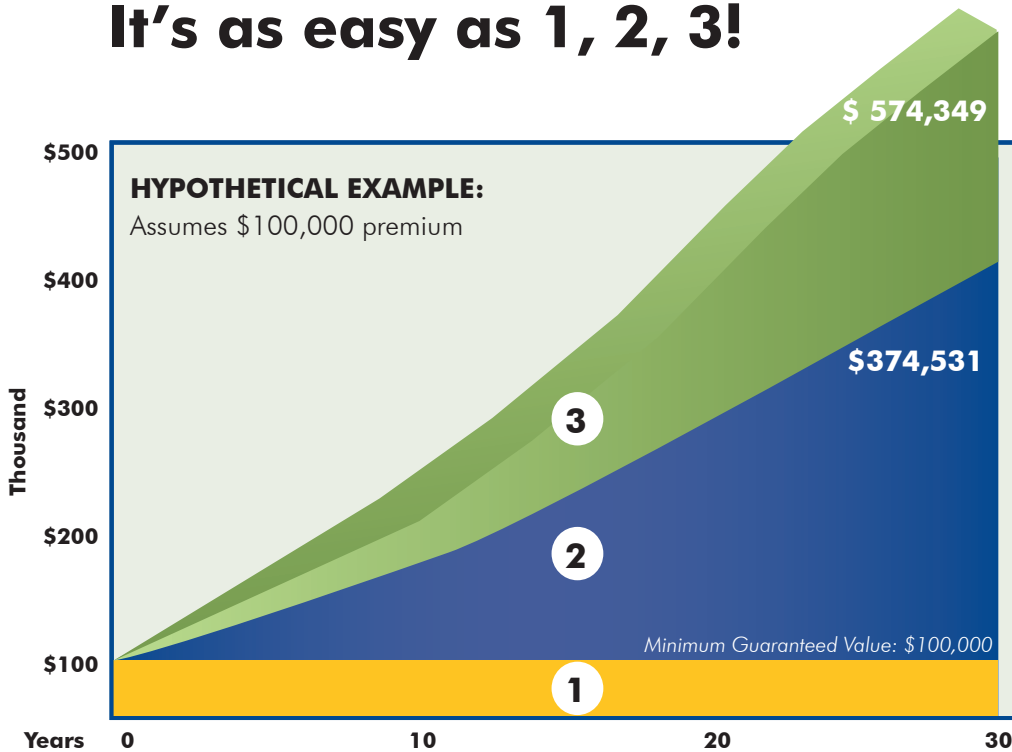


# Make the Most of Your Money When You Combine Tax-Deferral with Compounding Interest

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



\*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.

### 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!\*\*\*

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.**

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