

Tax-Deferred vs. Taxable Investing for Retirement

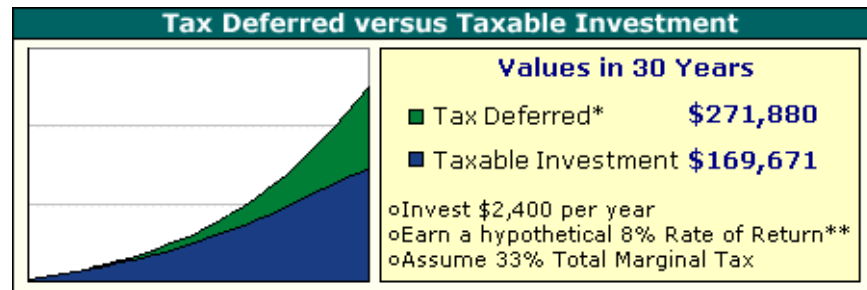
Overview

[Enter Information](#)
[Results](#)

When saving money for Retirement, most people invest in their Employer Sponsored Retirement Plans (e.g. 401(k) and 403(b)) and IRAs because of the tax benefits they provide.

Another excellent way to save for Retirement and enjoy significant tax benefits is with a Tax-Deferred Product.

Here is an example:



Tax-Deferred Products can have several important advantages. Generally these products:

1. Grow tax-deferred and you pay no tax until you begin withdrawing money*.
2. Do not have limits on the amount of money you put in.
3. Are available to everyone.
4. Do not require minimum distributions as does a Traditional IRA.
5. Can be paid directly to your beneficiary without the need for probate.

Use this calculator to see how investing in a Tax-Deferred Product* can provide more money for Retirement than a Taxable Product.

[Back](#)
[Next](#)

* Tax-Deferred Products are usually subject to a 10% tax penalty if you make withdrawals prior to age 59-1/2.

** This rate of return is hypothetical and used for comparison purposes only. It is not related to any specific investment and there is no guarantee you will actually receive this rate.

IMPORTANT DISCLOSURES AND ASSUMPTIONS