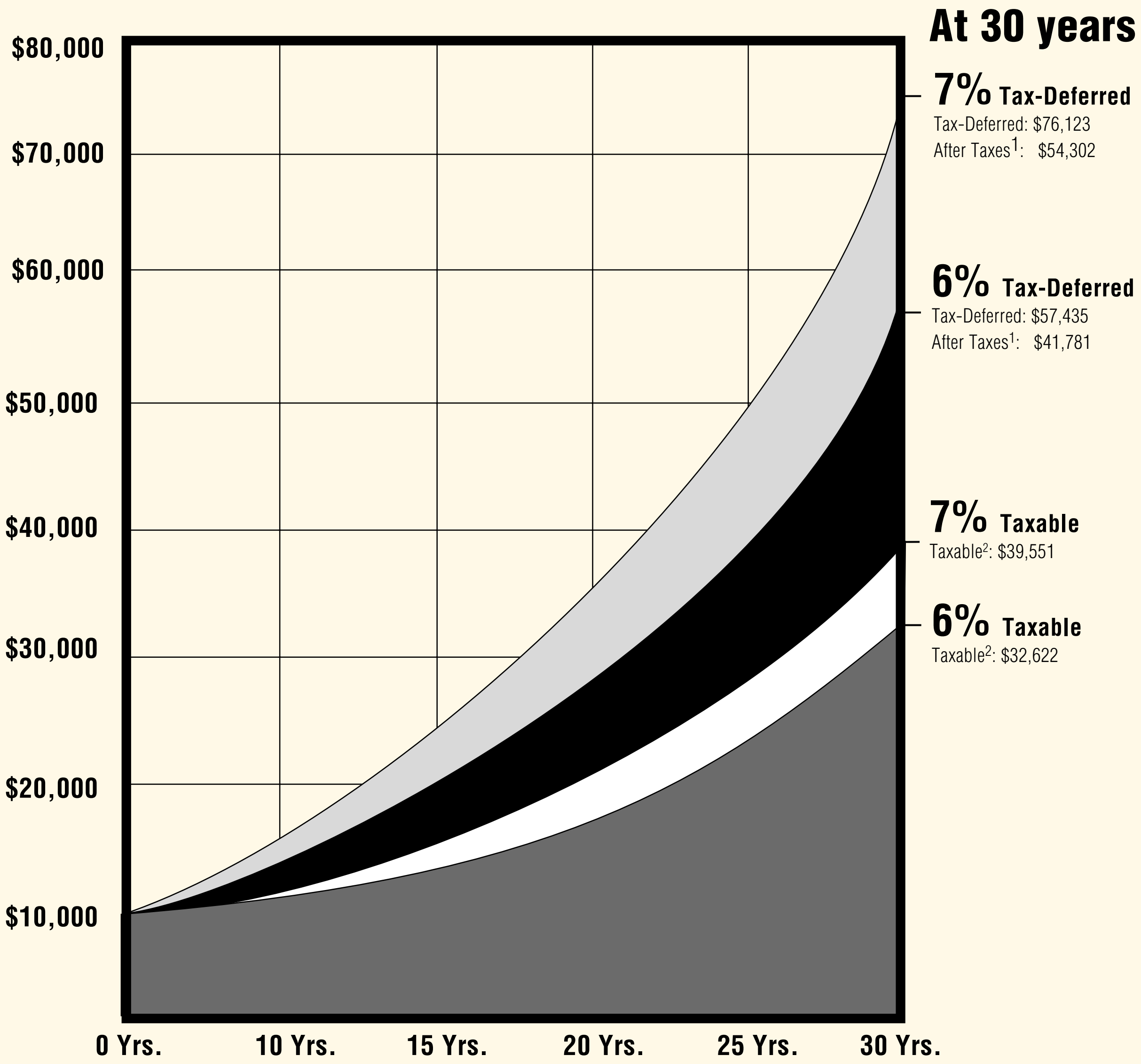
## Your Money Matters

# Tax Deferral vs. Yield

***Tax deferral can be more important in the long-run***

Over the years, we have all been concerned about the yield on our nest egg. But are we missing the *big picture?* A tax-deferred fixed annuity gives you tax deferral which can be more important than yield in the long-run. As the graph below shows, a lower tax-deferred yield may help your money work harder than a higher taxable yield.




***The highest yield doesn't necessarily give you the most money in the end! Put the tax-deferred advantage to work for you!***

(1) Value of lump sum withdrawal taxed at 33% tax rate.
(2) Taxed annually at a 33% tax rate.
This is a hypothetical scenario for illustration purposes only and does not reflect the result of any specific investment. This is not a prediction of future interest rate changes. Taxes are due on the accumulated growth when withdrawn. There may be an IRS tax penalty if money is withdrawn prior to age 59½. Surrender charges may apply on withdrawals. The information contained herein is prepared for your use by Essex Corporation.

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