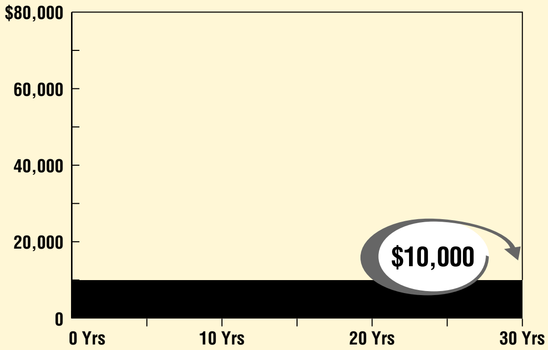
Your Money Matters

Triple Compounding with Tax-Deferral

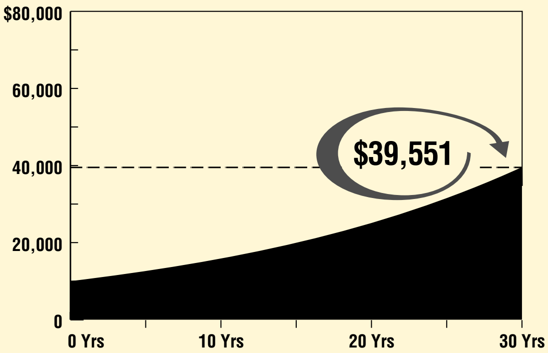
How to earn interest on money you thought was lost

You could be losing the interest on a significant portion of your money! Triple compounding through tax-deferral ensures you earn interest on all of your money. Here is how triple compounding works.



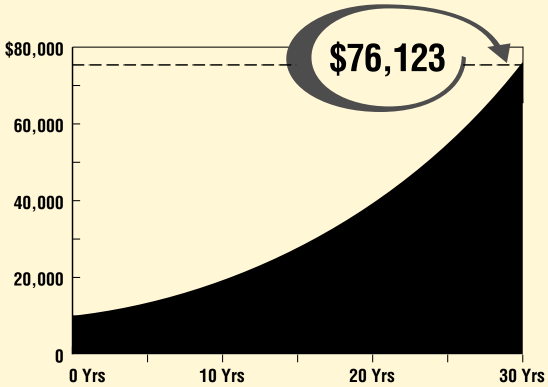
1. Interest on your principal.

Any interest-bearing account can give you interest on your principal. However, if you spend your interest, your principal does not grow.



2. Interest on your interest.*

On the other hand, if you reinvest the interest you earn on your principal, your money grows every year.



3. Interest on the money you normally lose to taxes.**

Moreover, if you reinvest the interest you earn on your principal and keep your principal in a tax-deferred annuity, your money works much harder.

Tax-deferred annuities make your money work harder with triple compounding.

An annuity is a product issued by an insurance company. It is not a deposit or obligation of, nor is it guaranteed by, any bank. It is not insured by the FDIC or any other government agency. Withdrawals may be subject to certain taxes, penalties and charges. This is a hypothetical scenario used for illustration purposes only, and does not reflect the results of any specific investment.

* Assuming a constant yield of 7% and a tax rate of 33%.

** Assuming a constant yield of 7%. This chart shows pre-tax returns. Withdrawals made prior to age 59½ may be subject to IRS income tax penalties. The information contained herein is prepared for your use by Essex National Securities, Inc.

The tax information provided is for illustrative purposes only. Current tax laws and their interpretations regarding tax-deferred products can change. Please consult a qualified tax advisor for details concerning your individual tax situation.

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	No Bank Guarantee