

# **The Annuity Advantage Over a Certificate of Deposit**

*The Tax, Interest and Safety Advantages  
of Annuities over CD's & Risk Based Investments!*

**Prepared For: Client Valued**

**October-2020**

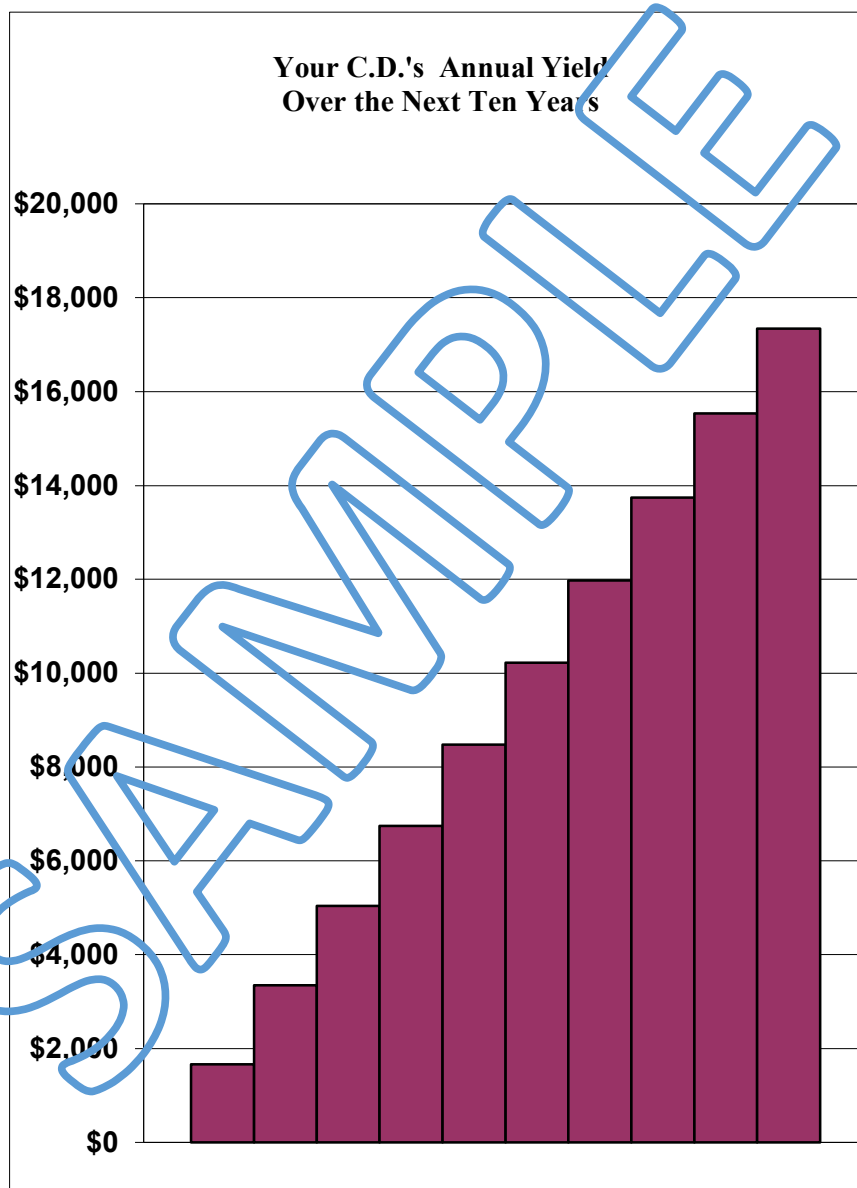
**Prepared By: Annuity Solutions**

**License Number: CA**

## Annual Taxation On Your CD's Earnings Makes Uncle Sam Your Partner

Certificate of Deposit:	\$185,000	Tax Bracket:	28%
Current Interest Rate:	1.25%	Uncle Sam's Share:	\$648
Annual Earnings:	\$2,313	After Taxes:	\$1,665

**Your Annual Yield 0.90%**

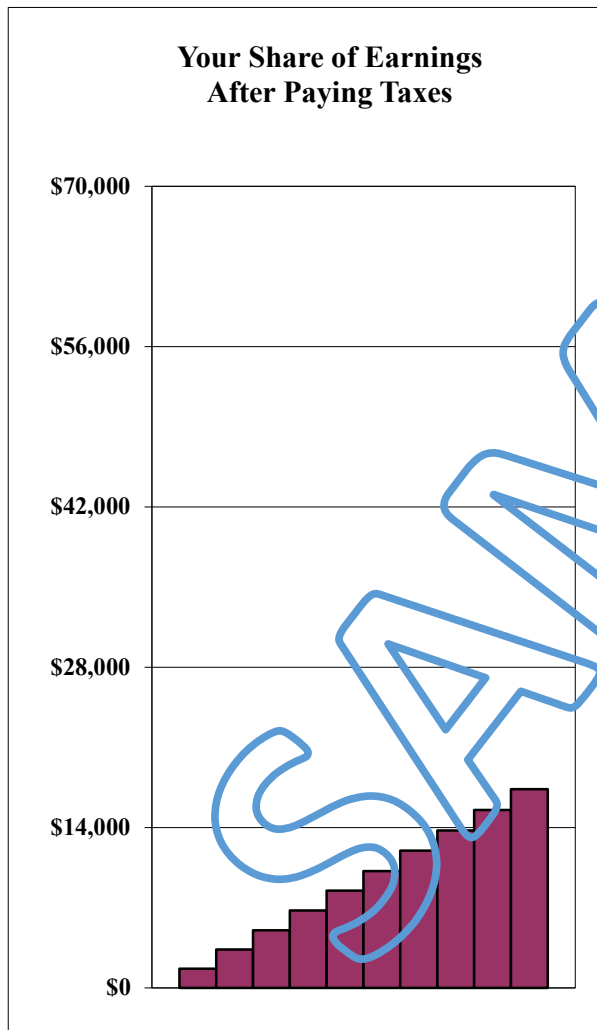


# Comparing Returns on Your Annually Taxable C.D.'s To The Returns on a Tax Deferred Fixed or Indexed Annuity

Initial Savings Value \$185,000

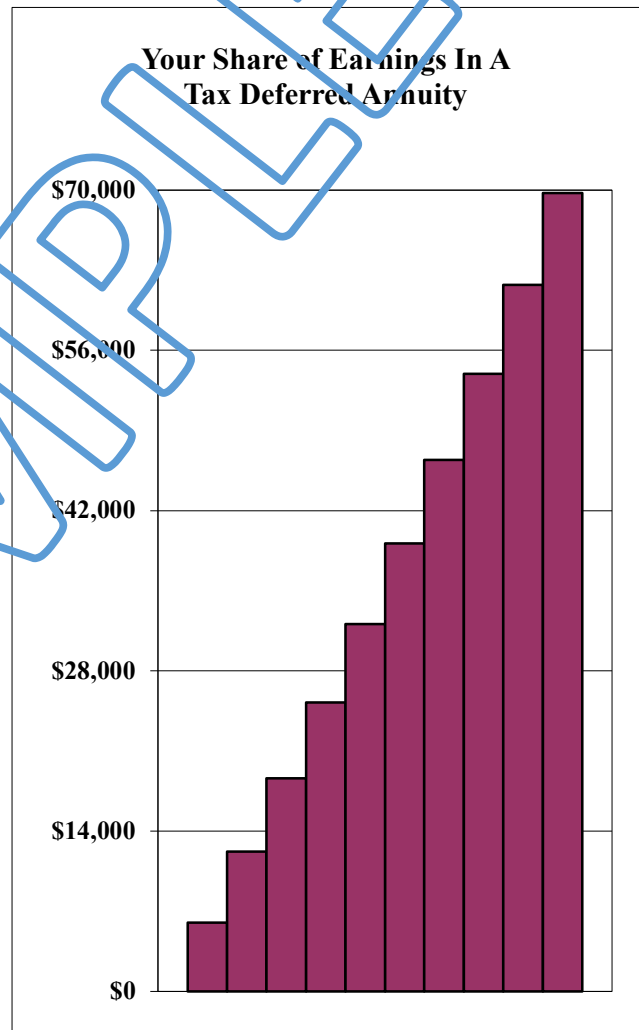
Taxable C.D.'s Earnings  
Over Ten Years at 1.25%

**\$17,341**



Tax Deferred Annuity Earnings  
Over Ten Years at 3.25%

**\$69,725**



**Increase in Earnings on Savings \$ 52,385**

***Comparing Returns (plus Capital) on Your Current Investment  
To The Returns (plus Capital) on a Tax Deferred Fixed Annuity***

<b>Year</b>	<b>Taxable Account</b>	<b>Tax Deferred Account*</b>	<b>The Annuity Advantage Gain</b>
1	186,665	191,013	\$4,348
2	188,345	197,220	\$8,875
3	190,040	203,630	\$13,590
4	191,750	210,248	\$18,498
5	193,476	217,081	\$23,605
6	195,217	224,136	\$28,919
7	196,974	231,421	\$34,446
8	198,747	238,942	\$40,195
9	200,536	246,707	\$46,172
10	202,341	254,725	\$52,385

***Achieving Your Goals***

**Annuities are an excellent planning tool to accumulate hard earned savings for you, your spouse, your children, or your grandchildren.**

\* When an annuity's funds are withdrawn (distribution phase), only the gains are taxed. A 10% tax penalty may apply if funds are withdrawn before the annuitant's 59 1/2 birthday. The rates illustrated are hypothetical and do not represent a specific product or a guarantee.