

## Tax Deferral Can **Boost** Your Growth

You can boost your growth with *tax deferral* in a fixed deferred annuity — a retirement savings tool that grows *tax deferred* until income is withdrawn for retirement (usually after age 59½). Your interest compounds free of current taxes. So your principal earns **interest** . . . your interest earns **interest** . . . and the money you would have paid in taxes earns **interest**. Taxes are due when you take withdrawals, giving you more control over when you pay them. Just how much are you earning in currently taxed accounts after paying taxes on interest earnings?

Your Taxable Interest Rate:	Your Federal Tax Bracket:					
	15%	25%	28%	33%	35%	39.6%
	Your After-Tax Rate:					
5.00%	4.25%	3.75%	3.60%	3.35%	3.25%	3.03%
4.75%	4.04%	3.56%	3.42%	3.18%	3.09%	2.87%
4.50%	3.83%	3.38%	3.24%	3.02%	2.93%	2.72%
4.25%	3.61%	3.19%	3.06%	2.85%	2.76%	2.57%
4.00%	3.40%	3.00%	2.88%	2.68%	2.60%	2.42%
3.75%	3.19%	2.81%	2.70%	2.51%	2.44%	2.27%
3.50%	2.98%	2.63%	2.52%	2.35%	2.28%	2.12%
3.25%	2.76%	2.44%	2.34%	2.18%	2.11%	1.97%
3.00%	2.55%	2.25%	2.16%	2.01%	1.95%	1.82%
2.75%	2.34%	2.06%	1.98%	1.84%	1.79%	1.66%
2.50%	2.13%	1.88%	1.80%	1.68%	1.63%	1.51%
2.25%	1.91%	1.69%	1.62%	1.51%	1.46%	1.36%
2.00%	1.70%	1.50%	1.44%	1.34%	1.30%	1.21%
1.75%	1.49%	1.31%	1.26%	1.17%	1.14%	1.06%
1.50%	1.28%	1.13%	1.08%	1.01%	0.97%	0.91%
1.25%	1.06%	0.94%	0.90%	0.84%	0.81%	0.76%
1.00%	0.85%	0.75%	0.72%	0.67%	0.65%	0.60%
0.75%	0.64%	0.56%	0.54%	0.50%	0.49%	0.45%
0.50%	0.42%	0.37%	0.36%	0.33%	0.32%	0.30%
0.25%	0.21%	0.19%	0.18%	0.17%	0.16%	0.15%

See how tax-deferred annuities can work for you. Contact your financial professional.

(continued)



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Payment of benefits under the annuity contract is the obligation of, and is guaranteed by, the insurance company issuing the annuity. Tax-deferred annuities are issued and guaranteed by Western-Southern Life Assurance Company (Western & Southern Life), Cincinnati, OH, Integrity Life Insurance Company, Cincinnati, OH, or National Integrity Life Insurance Company, Greenwich, NY. Western & Southern Life operates in DC and all states except AK, ME, NH, NY and RI. Integrity Life operates in DC and all states except ME, NH, NY and VT, where National Integrity Life operates. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All companies are members of Western & Southern Financial Group (Western & Southern).

**Earnings and pre-tax premium payments of annuities are subject to income tax at withdrawal. Withdrawals prior to age 59½ are generally subject to a 10% IRS penalty tax.**

Consider your personal investment horizon and income tax bracket, both current and anticipated, when making an investment decision. Tax rates and tax treatment of earnings may impact your investment results.

**Western & Southern member companies and agents do not offer legal or tax advice.** For tax information, see an attorney or tax advisor. Product and feature availability, as well as benefit provisions, vary by state.

No bank guarantee	Not a deposit	May lose value	Not FDIC/NCUA insured	Not insured by any federal government agency
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