



<sup>1</sup> Certificate of Deposit/Money Market Accounts.

<sup>2</sup> Does not include amounts invested in Roth 401(k)/TSA/457(b).

<sup>3</sup> Non-qualified annuities purchased with after-tax dollars enjoy the same tax-deferred growth and ordinary income taxation as qualified annuities.

<sup>4</sup> May be subject to Alternative Minimum Tax (AMT) and may impact taxation of Social Security benefits.

<sup>5</sup> Life insurance death benefits are generally income tax free pursuant to U.S. IRC §101(a). Contract cash values can be accessed during the insured's lifetime via loans and withdrawals. Loans are generally income tax free as long as the policy remains in force. Withdrawals are tax free to the extent of basis. Policies which are modified endowment contracts (MECs) receive less favorable tax treatment.

<sup>6</sup> Qualified distributions are income tax free. Roth IRA distributions are qualified if the account has been open for 5 tax years, and the owner is age 59½, dies, is disabled or is a first-time homebuyer (\$10,000 lifetime limit). Roth 401(k) distributions are qualified if the plan participant has contributed to the account for 5 tax years, and is 59½, dies or disabled.

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