

Tax Control Triangle

If tax rates go up, down, or sideways, your retirement plan should have the flexibility to succeed.



	Current Contribution:	Desired Contribution:	Current Balance:	Desired Percentage:
Tax Advantaged				
Tax Deferred				
Taxable				

Taxes can be the most expensive aspect of retirement planning. Does your plan give you the flexibility to retire in any tax environment?

¹ To be eligible for tax-free income, you must have established your Roth account at least five years ago and be at least 59½ years old unless deceased, disabled, or distribution was used for a qualified first-time home purchase up to \$10,000 lifetime maximum.

² Distributions under the policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (cost basis). However, distributions will lower the policy's cash value and death benefit.

³ Withdrawals are subject to IRS taxation as ordinary income. If taken prior to age 59½, withdrawals may be subject to a 10% federal income tax penalty.

This information provided is not written or intended as specific tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. We are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.



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