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Financial

*Insurance for living.  
Solutions for life.<sup>SM</sup>*

# WHAT IS YOUR REAL RATE OF RETURN?

## THE POWER OF TAX DEFERRAL

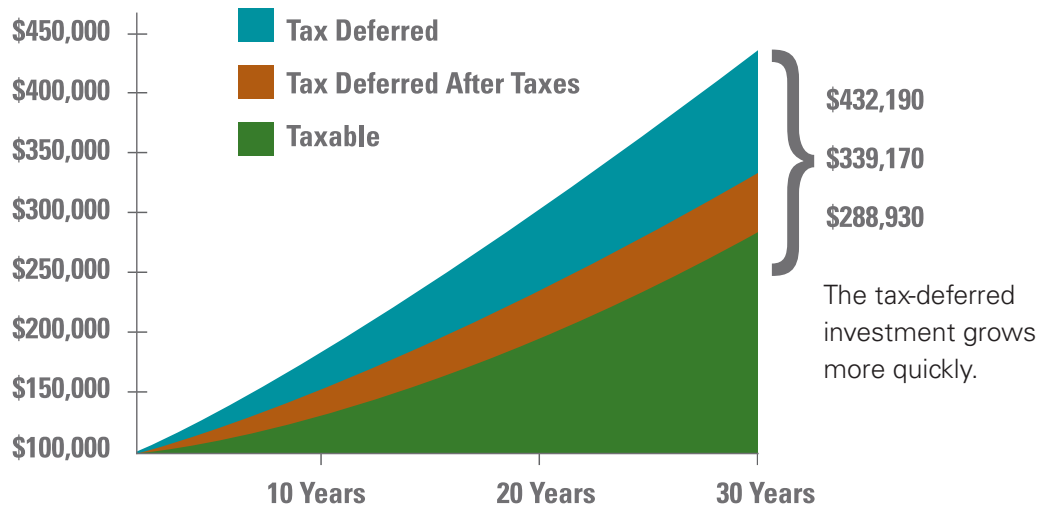
Look at this table to determine the interest rate needed on a taxable investment to equal the growth in a tax-deferred annuity.

Tax Deferred Rate	Federal Income Tax Bracket					
	10%	15%	25%	28%	33%	35%
	Taxable Equivalent Yield					
7.00%	7.78	8.24	9.33	9.72	10.45	10.77
6.00%	6.67	7.06	8.00	8.33	8.96	9.23
5.00%	5.56	5.88	6.67	6.94	7.46	7.69
4.00%	4.44	4.71	5.33	5.56	5.97	6.15
3.00%	3.33	3.53	4.00	4.17	4.48	4.62

Now look at an example. This is what the growth of \$100,000 looks like, assuming a 5% interest rate, and a 28% tax bracket and no withdrawals.

*How much could you buy with the extra money you could accumulate tax deferred?*

*How much more income could you generate?*



This graph is designed to illustrate the benefits of tax deferral. The hypothetical example shown is not intended to predict the actual performance of any particular product. One of the assumptions made in this example is a 28% tax rate and a 5% interest rate. Your actual tax rate may vary and will be based on the tax treatment of the investment or savings product you select and your own tax situation. Products could change in the future and you should not only consider your current tax bracket, but also your anticipated tax bracket and investment time horizon.

**Ask your representative to help you get started today.**

## **FIXED DEFERRED ANNUITIES**

**Issued by:** Genworth Life Insurance Company  
Lynchburg, VA and Genworth Life Insurance Company of New York  
666 Third Ave, 9th Floor, New York, NY 10017

## **IMMEDIATE ANNUITIES**

**Issued by:** Genworth Life and Annuity Insurance Company, Richmond, VA and Genworth Life Insurance Company, Lynchburg, VA and Genworth Life Insurance Company of New York, 666 Third Ave, 9th Floor, New York, NY 10017





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-  Are not deposits.
-  Are not guaranteed by the bank or its affiliates.
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-  May decrease in value.