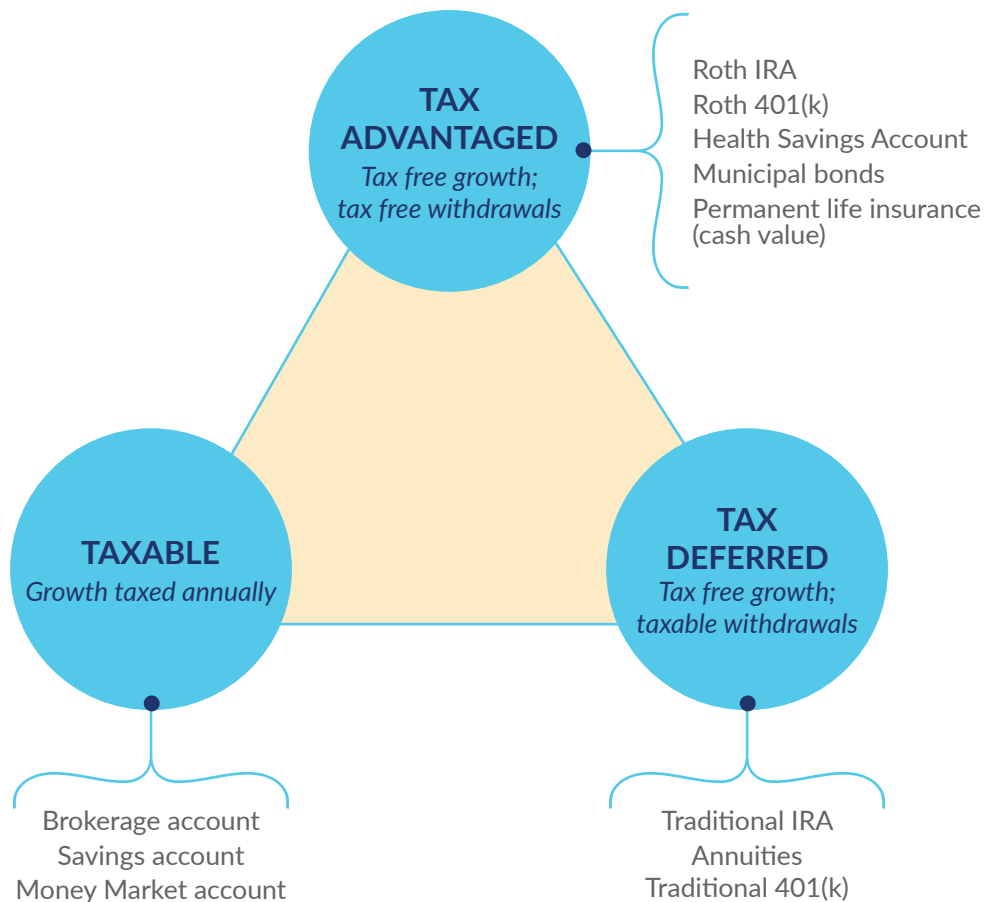


Understanding Retirement Investments & The Tax Triangle



There are generally three chances for the government to tax retirement wealth: before funds are contributed to the account, as funds grow, and as you make withdrawals. Your investments might be tax deferred or tax advantaged during these stages, depending on their account types.

Tax diversification, also known as the tax triangle*, is a strategy that can help you better position your accounts to fund your retirement. Use the chart below to see where your investments fall.



*The 'tax triangle' above includes general information about various financial vehicles. Your specific situation and/or use of certain financial vehicles may have different tax implications than those indicated above. You are encouraged to seek advice from your personal legal or tax counsel.



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to help people secure their future and protect the ones they love.**

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