



www.imga.com

## What is Your CD Really Earning?

**CAUTION**...your CD rates may appear higher than they actually are. What is not shown is the negative impact of income taxes on your CD earnings. See the chart below to determine your real rate of return:

CD Published Rate	15% Tax Rate	28% Tax Rate	33% Tax Rate
3.00%	2.5500%	2.1600%	2.0100%
3.25%	2.7625%	2.3400%	2.1775%
3.50%	2.9750%	2.5200%	2.3450%
3.75%	3.1875%	2.7000%	2.5125%
4.00%	3.4000%	2.8800%	2.6800%
4.25%	3.6125%	3.0600%	2.8475%
4.50%	3.8250%	3.2400%	3.0150%
4.75%	4.0375%	3.4200%	3.1825%
5.00%	4.2500%	3.6000%	3.3500%

As you can clearly see, the impact of income taxes on your returns can be significant. The higher your tax rate, the lower your real rate of return on your CD's. Is there a better "safe money" alternative?

Annuities offer you safety of principal, access to your money, a guaranteed minimum interest rate, and (most importantly) **YOUR MONEY GROWS ON A TAX-DEFERRED BASIS** until withdrawn.

**Ask Your Local Independent Agent How To Put Annuities To Work For You!**

**IMGA Financial Group · 216 No El Paso, Ste B · Russellville AR 72801**  
**Phone: 479-968-1708 · WATS: 800-951-1708 · Fax: 479-967-9898**  
*Securities Offered Through ExPrSS Securities, Inc. Member NASD & SIPC*