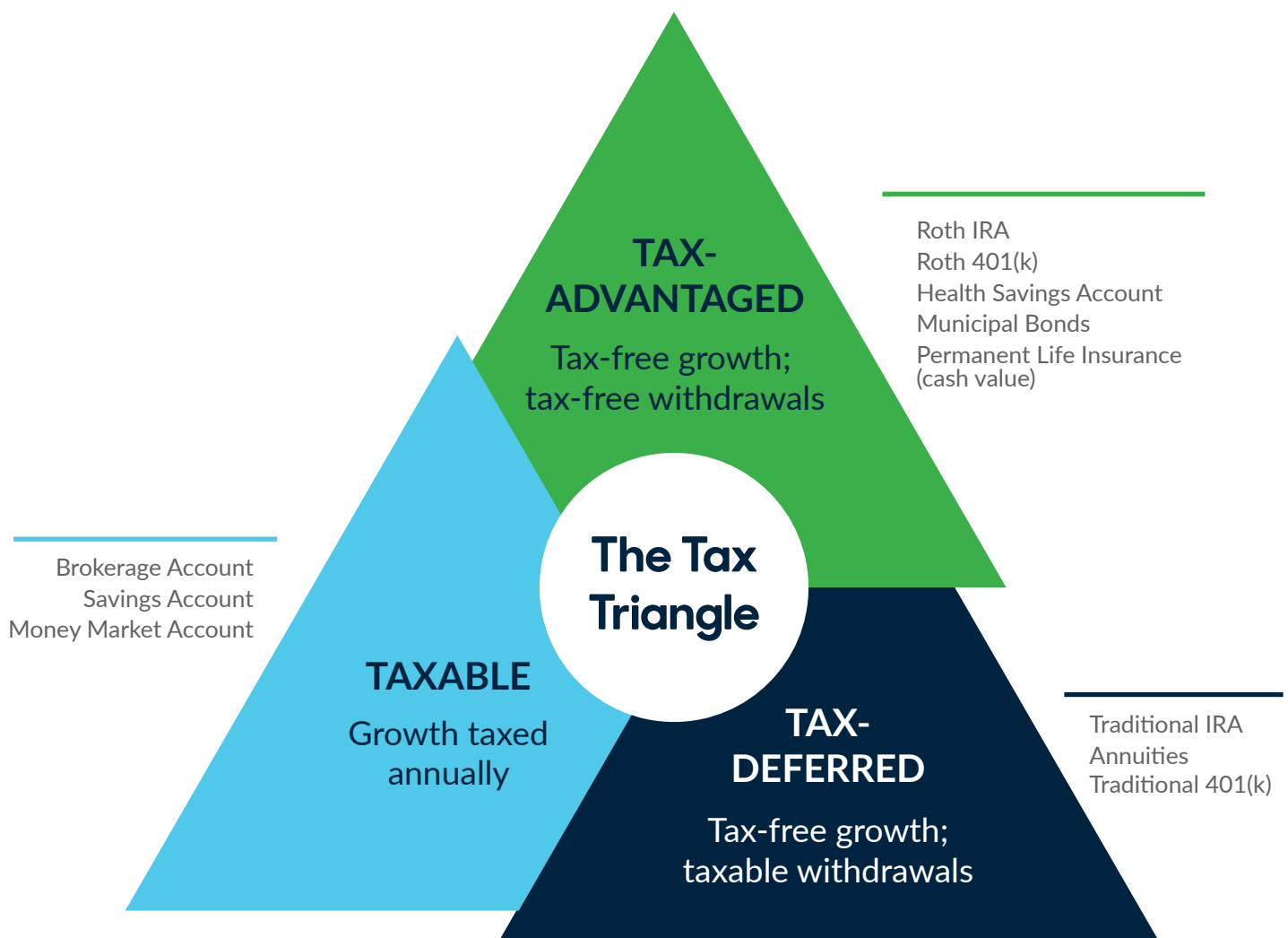


Retirement Investments & The Tax Triangle

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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