

## Deferring Taxes

Tax Rate	Married—Taxable Income	Single—Taxable Income
10%	\$0 - \$15,100	\$0 - \$7,550
15%	\$15,101 - \$61,300	\$7,551 - \$30,650
25%	\$61,301 - \$123,700	\$30,651 - \$74,200
28%	\$123,701 - \$188,450	\$74,201 - \$154,800
33%	\$188,451 - \$336,550	\$154,801 - \$336,550
35%	Over \$336,551	Over \$336,551

Note: Rates apply only to income within each range.

### After-Tax Yield

#### What you earn vs. what you get to keep

Find the interest rate for your taxable investment, and then match it with your current federal income tax bracket to discover what the true after-tax yield is for your currently taxable investment. You should always consider how much you earn compared to how much you keep—after taxes!

If your federal tax bracket is:*	15%	25%	28%	33%	35%
<b>And the return on your currently taxable investment is:</b>	<b>Your After-Tax Return would be:</b>				
10.00%	8.50%	7.50%	7.20%	6.70%	6.50%
9.50%	8.08%	7.13%	6.84%	6.37%	6.18%
9.00%	7.65%	6.75%	6.48%	6.03%	5.85%
8.50%	7.23%	6.38%	6.12%	5.70%	5.53%
8.00%	6.80%	6.00%	5.76%	5.36%	5.20%
7.50%	6.38%	5.63%	5.40%	5.03%	4.88%
7.00%	5.95%	5.25%	5.04%	4.69%	4.55%
6.50%	5.53%	4.88%	4.68%	4.36%	4.23%
6.00%	5.10%	4.50%	4.32%	4.02%	3.90%
5.50%	4.68%	4.13%	3.96%	3.69%	3.58%
5.00%	4.25%	3.75%	3.60%	3.35%	3.25%
4.50%	3.83%	3.38%	3.24%	3.02%	2.93%
4.00%	3.40%	3.00%	2.88%	2.68%	2.60%
3.50%	2.98%	2.63%	2.52%	2.35%	2.28%
3.00%	2.55%	2.25%	2.16%	2.01%	1.95%
2.50%	2.13%	1.88%	1.80%	1.68%	1.63%

This chart is for illustrative purposes only and does not represent a specific rate for any specific product. An Alternative Minimum Tax and state and local taxes may apply. Past performance is no guarantee of future results. The table does not include mortality and expense charges, withdrawal charges and administrative fees typically associated with variable annuities; inclusion of these items would lower the returns shown.

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