

Return

The Amount Earned On An Investment.

Initial Purchase Payment: _____ Tax Rate: _____

Year	Solution 1		Solution 2	
	Rate	Value	Rate	Value
1	_____	_____	_____	_____
2	_____	_____	_____	_____
3	_____	_____	_____	_____
4	_____	_____	_____	_____
5	_____	_____	_____	_____
6	_____	_____	_____	_____
7	_____	_____	_____	_____
8	_____	_____	_____	_____
9	_____	_____	_____	_____
10	_____	_____	_____	_____

This worksheet may be helpful in comparing the return on a certificate of deposit (CD) with the return on a fixed annuity. CDs and annuities are similar in some ways, but there are differences.

Unlike a CD, early withdrawal charges and market value adjustments may apply to withdrawals from an annuity. Withdrawals and distributions from an annuity may be subject to income tax and, for some tax qualifications, may be restricted. If withdrawals or distributions are taken prior to age 59½, a 10% federal penalty tax may apply.

Annuities are issued by insurance companies and all guarantees in an annuity contract are based on the claims-paying ability of the issuing insurance company.

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