

# IS YOUR MONEY WORKING FOR YOU AS HARD AS IT COULD?

Tax-deferred assets allow you to pay no current income taxes on gains until the assets are withdrawn. Use this three-step chart below to determine the annual rate of return you would need to produce in a taxable investment to equal the return of a tax-deferred investment.

## // 2020 AFTER-TAX YIELD CHART (FILING IN 2021)

Tax Rate		12%	22%	24%	32%	35%	37%
<b>Step 1 &gt;</b> Determine your tax bracket <sup>1</sup>	Joint	\$19,750 to \$80,249	\$80,250 to \$171,049	\$171,050 to \$326,599	\$326,600 to \$414,699	\$414,700 to \$622,049	\$622,050 or more
	Single	\$9,875 to \$40,124	\$40,125 to \$85,524	\$85,525 to \$163,299	\$163,300 to \$207,349	\$207,350 to \$518,399	\$518,400 or more
<b>Step 2 &gt;</b>	Choose a tax-deferred return	<b>Step 3 &gt;</b> Rate of taxable return at the marginal tax rate shown is equal to the return of a tax-deferred investment					
	7.00%	7.95%	8.97%	9.21%	10.29%	10.77%	11.11%
	6.75%	7.67%	8.65%	8.88%	9.93%	10.38%	10.71%
	6.50%	7.39%	8.33%	8.55%	9.56%	10.00%	10.32%
	6.25%	7.10%	8.01%	8.22%	9.19%	9.62%	9.92%
	6.00%	6.82%	7.69%	7.89%	8.82%	9.23%	9.52%
	5.75%	6.53%	7.37%	7.57%	8.46%	8.85%	9.13%
	5.50%	6.25%	7.05%	7.24%	8.09%	8.46%	8.73%
	5.25%	5.97%	6.73%	6.91%	7.72%	8.08%	8.33%
	5.00%	5.68%	6.41%	6.58%	7.35%	7.69%	7.94%
	4.75%	5.40%	6.09%	6.25%	6.99%	7.31%	7.54%
	4.50%	5.11%	5.77%	5.92%	6.62%	6.92%	7.14%
	4.25%	4.83%	5.45%	5.59%	6.25%	6.54%	6.75%
	4.00%	4.55%	5.13%	5.26%	5.88%	6.15%	6.35%
	3.75%	4.26%	4.81%	4.93%	5.51%	5.77%	5.95%
	3.50%	3.98%	4.49%	4.61%	5.15%	5.38%	5.56%
	3.25%	3.69%	4.17%	4.28%	4.78%	5.00%	5.16%
	3.00%	3.41%	3.85%	3.95%	4.41%	4.62%	4.76%
	2.75%	3.13%	3.53%	3.62%	4.04%	4.23%	4.37%
	2.50%	2.84%	3.21%	3.29%	3.68%	3.85%	3.97%
	2.25%	2.56%	2.88%	2.96%	3.31%	3.46%	3.57%
	2.00%	2.27%	2.56%	2.63%	2.94%	3.08%	3.17%
	1.75%	1.99%	2.24%	2.30%	2.57%	2.69%	2.78%
1.50%	1.70%	1.92%	1.97%	2.21%	2.31%	2.38%	
1.25%	1.42%	1.60%	1.64%	1.84%	1.92%	1.98%	
1.00%	1.14%	1.28%	1.32%	1.47%	1.54%	1.59%	
0.75%	0.85%	0.96%	0.99%	1.10%	1.15%	1.19%	
0.50%	0.57%	0.64%	0.66%	0.74%	0.77%	0.79%	
0.25%	0.28%	0.32%	0.33%	0.37%	0.38%	0.40%	

*It's not what you earn, it's what you keep. Let the power of tax deferral help you keep more.*

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<b>Joint</b>	\$19,750 to \$80,249	\$80,250 to \$171,049	\$171,050 to \$326,599	\$326,600 to \$414,699	\$414,700 to \$622,049	\$622,050 or more
<b>Single</b>	\$9,875 to \$40,124	\$40,125 to \$85,524	\$85,525 to \$163,299	\$163,300 to \$207,349	\$207,350 to \$518,399	\$518,400 or more
<b>If The Taxable Rate of Return Is</b>	<b>Then The After-Tax Yield Is</b>					
7.00%	6.16%	5.46%	5.32%	4.76%	4.55%	4.41%
6.75%	5.94%	5.27%	5.13%	4.59%	4.39%	4.25%
6.50%	5.72%	5.07%	4.94%	4.42%	4.23%	4.10%
6.25%	5.50%	4.88%	4.75%	4.25%	4.06%	3.94%
6.00%	5.28%	4.68%	4.56%	4.08%	3.90%	3.78%
5.75%	5.06%	4.49%	4.37%	3.91%	3.74%	3.62%
5.50%	4.84%	4.29%	4.18%	3.74%	3.58%	3.47%
5.25%	4.62%	4.10%	3.99%	3.57%	3.41%	3.31%
5.00%	4.40%	3.90%	3.80%	3.40%	3.25%	3.15%
4.75%	4.18%	3.71%	3.61%	3.23%	3.09%	2.99%
4.50%	3.96%	3.51%	3.42%	3.06%	2.93%	2.84%
4.25%	3.74%	3.32%	3.23%	2.89%	2.76%	2.68%
4.00%	3.52%	3.12%	3.04%	2.72%	2.60%	2.52%
3.75%	3.30%	2.93%	2.85%	2.55%	2.44%	2.36%
3.50%	3.08%	2.73%	2.66%	2.38%	2.28%	2.21%
3.25%	2.86%	2.54%	2.47%	2.21%	2.11%	2.05%
3.00%	2.64%	2.34%	2.28%	2.04%	1.95%	1.89%
2.75%	2.42%	2.15%	2.09%	1.87%	1.79%	1.73%
2.50%	2.20%	1.95%	1.90%	1.70%	1.63%	1.58%
2.25%	1.98%	1.76%	1.71%	1.53%	1.46%	1.42%
2.00%	1.76%	1.56%	1.52%	1.36%	1.30%	1.26%
1.75%	1.54%	1.37%	1.33%	1.19%	1.14%	1.10%
1.50%	1.32%	1.17%	1.14%	1.02%	0.98%	0.95%
1.25%	1.10%	0.97%	0.95%	0.85%	0.81%	0.79%
1.00%	0.88%	0.78%	0.76%	0.68%	0.65%	0.63%
0.75%	0.66%	0.58%	0.57%	0.51%	0.49%	0.47%
0.50%	0.44%	0.39%	0.38%	0.34%	0.32%	0.31%
0.25%	0.22%	0.19%	0.19%	0.17%	0.16%	0.16%

IRS, Revenue Procedure 2020-45, <https://www.irs.gov/pub/irs-drop/rp-20-45.pdf> Calculations of yield made by WealthVest  
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