



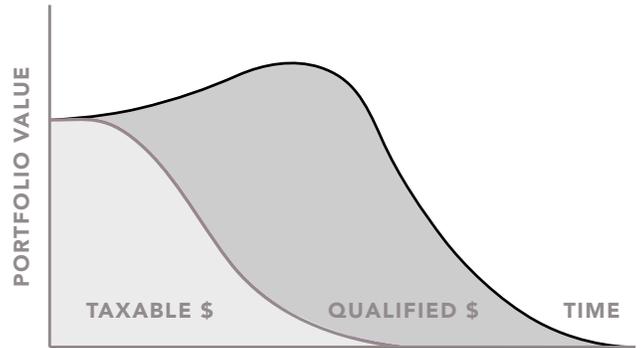
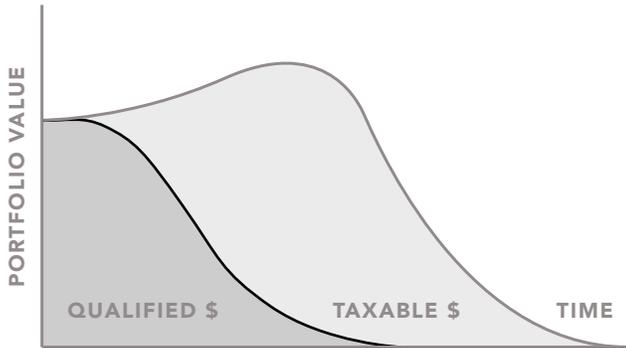
TAX DIVERSIFICATION GUIDELINES

Which Assets Should Be Withdrawn First?

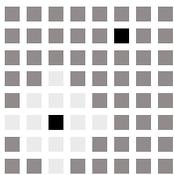
Qualified then Taxable?

OR

Taxable then Qualified?

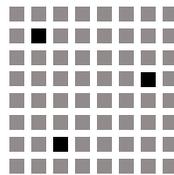


Tax Diversification Considerations For Portfolio Withdrawals



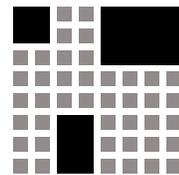
Sensitivity to Tax Changes:

Qualified money is entirely taxable when withdrawn vs. Taxable money incurs tax on income and capital gains when positions sold



Likelihood of Tax Changes:

Income tax rates vs. capital gains tax rates may change by differing amounts



Applicability of Tax Changes:

Investors may move to lower vs. higher applicable tax rates in the future



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