Gibson Capital

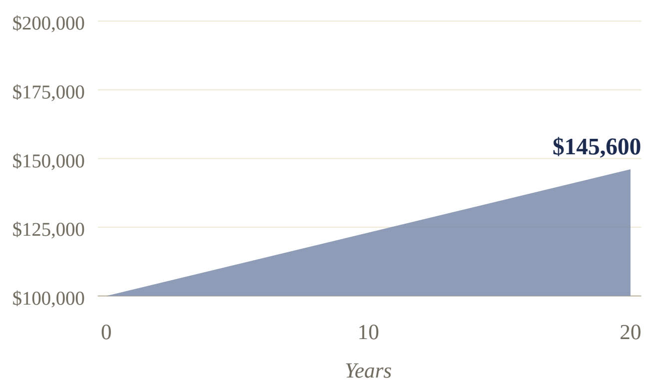
Triple Compound Interest *Benefits*

With certain types of financial instruments, all money (or in some cases, most of the money) grows tax-deferred until income is withdrawn. This allows for three levels of compounding interest.

Three levels of compounding interest

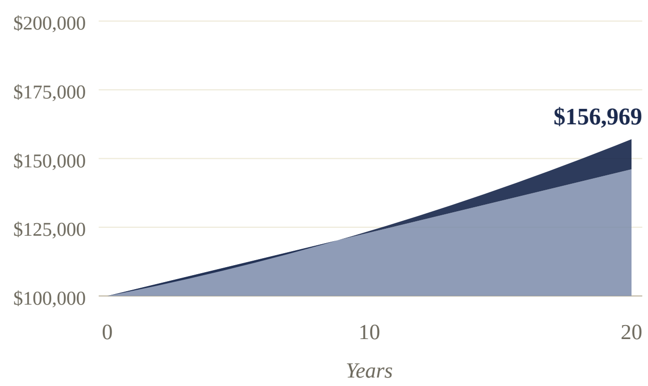
1 Interest on principal

An initial premium of $100,000, with no additional contributions made, earns interest over time.



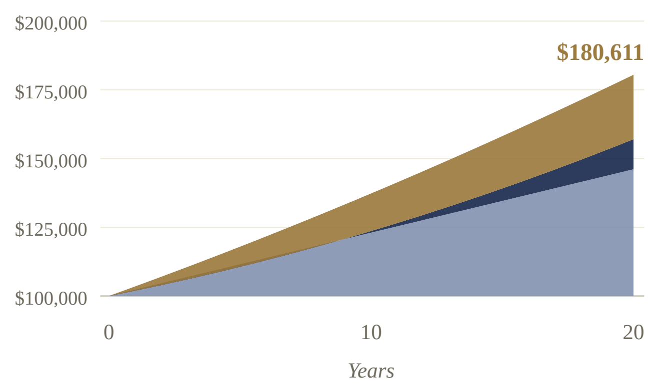
2 Interest on interest

As long as the interest earned on the principal is not withdrawn, it will earn additional interest known as compound interest.



3 Interest on taxes saved

Interest on taxes saved for a 24% tax-bracket over 20 years, with a hypothetical 3% annual growth, provides another layer of compound interest that allows all of the money in the annuity to work harder for the contract owner.



These are hypothetical graphs for demonstration purposes only.

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IMPORTANT DISCLOSURES

Hypothetical Illustration. The charts and figures shown are hypothetical and for educational and demonstration purposes only. They are not a guarantee or projection of future results and do not represent any specific investment or product. The illustrations assume an initial premium of $100,000, no additional contributions, no withdrawals, and a hypothetical 3% annual growth rate over 20 years. The "Interest on Principal" chart reflects after-tax simple interest at a 24% marginal tax bracket. The "Interest on Interest" chart reflects after-tax compound interest at the same bracket. The "Interest on Taxes Saved" chart reflects the same 3% annual growth on a tax-deferred basis, illustrating the additional compounding benefit of deferring tax on interest earnings.

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