

Think annuities aren't very exciting when interest rates are low ?

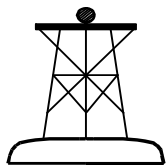
2012 INCOME TAX MARGINAL RATES

<u>MARRIED FILING JOINTLY</u>				TAXABLE RATE NEEDED TO EQUAL AN ANNUITY @	<u>FILING SINGLE</u>				TAXABLE RATE NEEDED TO EQUAL AN ANNUITY @
INCOME	FEDERAL	STATE: OHIO	TOTAL		INCOME	FEDERAL	STATE: OHIO	TOTAL	
-----	-----	-----	-----	1.92%	-----	-----	-----	-----	1.92%
35,000	15.0%	4.27%	19.27%	2.38%	21,000	15.0%	4.27%	19.27%	2.38%
65,000	25.0%	4.98%	29.98%	2.74%	31,000	25.0%	4.27%	29.27%	2.71%
124,000	28.0%	6.61%	34.61%	2.94%	81,000	28.0%	5.69%	33.69%	2.90%
189,000	33.0%	6.61%	39.61%	3.18%	155,000	33.0%	6.61%	39.61%	3.18%
337,000	35.0%	7.19%	42.19%	3.32%	337,000	35.0%	7.19%	42.19%	3.32%

TAXABLE CD RATES AVAILABLE: 1 Year 1.15% 2 Year 1.26% 5 Year 1.92%

SURVEY 02/01/2012

Think Again.



Oxbow

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