



THE POWER OF TAX DEFERRAL

2026 EDITION

While taxes can erase gains in your portfolio, assets, like annuities, grow tax-deferred, and taxes are due upon withdrawal of the gains, managing tax liability and increasing an opportunity for growth.

2026 Taxable Equivalent Yield Chart

The chart below shows what you need to earn from a taxable investment to equal a tax deferred investment.

Income Tax Rate	12.0%	22.0%	24.0%	32.0%	35.0%	37.0%
Single Return	\$12,401 – \$50,400	\$50,401 – \$105,700	\$105,701 – \$201,775	\$201,776 – \$256,225	\$256,226 – \$640,600	Over \$640,600
Joint Return	\$24,801 – \$100,800	\$100,801 – \$211,400	\$211,401 – \$403,550	\$403,551 – \$512,450	\$512,451 – \$768,700	Over \$768,700
Married Filing Sep.	\$12,401 – \$50,400	\$50,401 – \$105,700	\$105,701 – \$201,775	\$201,776 – \$256,225	\$256,226 – \$384,350	Over \$384,350
Head of Household	\$17,701 – \$67,450	\$67,451 – \$105,700	\$105,701 – \$201,750	\$201,751 – \$256,200	\$256,201 – \$640,600	Over \$640,600
If Annual Tax-Deferred Interest Rate Is:	The Taxable Equivalent Yield Is:					
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%

2026 After-Tax Yield Chart

The chart below shows the amount you will net with a taxable investment. Find your taxable income and tax rate at the top and then read down the column to see your after-tax yield for different taxable growth rates.

Income Tax Rate	12.0%	22.0%	24.0%	32.0%	35.0%	37.0%
Single Return	\$12,401 – \$50,400	\$50,401 – \$105,700	\$105,701 – \$201,775	\$201,776 – \$256,225	\$256,226 – \$640,600	Over \$640,600
Joint Return	\$24,801 – \$100,800	\$100,801 – \$211,400	\$211,401 – \$403,550	\$403,551 – \$512,450	\$512,451 – \$768,700	Over \$768,700
Married Filing Sep.	\$12,401 – \$50,400	\$50,401 – \$105,700	\$105,701 – \$201,775	\$201,776 – \$256,225	\$256,226 – \$384,350	Over \$384,350
Head of Household	\$17,701 – \$67,450	\$67,451 – \$105,700	\$105,701 – \$201,750	\$201,751 – \$256,200	\$256,201 – \$640,600	Over \$640,600
If The Taxable Rate Is:	Then The After-Tax Yield Is:					
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%	0.98%	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%	0.59%	0.57%	0.51%	0.49%	0.47%
0.50%	0.44%	0.39%	0.38%	0.34%	0.33%	0.32%
0.25%	0.22%	0.20%	0.19%	0.17%	0.16%	0.16%

Source: Internal Revenue Service

This is for informational purposes only, does not constitute individual investment advice, and should not be relied upon as tax or legal advice. Please consult the appropriate professional regarding your individual circumstance.

This table is for illustrative purposes only and is not intended to represent actual performance, or to predict future performance. Certain taxpayers may find their effective marginal tax rates to be greater than those shown in the table. Those investors would need a higher taxable equivalent yield than those shown here to equal the corresponding tax-free yield. With respect to investments that generate qualified income that is taxable at a maximum rate of 20%, the taxable equivalent yield is lower.

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