

# Take the Tax Challenge

Use the following checklist to help determine how tax-diversified your investments are.

Find out how much you have vs. how much you'll keep.




Client's Name

"Tax Me Now" NON-QUALIFIED			"Tax Me Later" QUALIFIED			"Don't Tax Me Again" TAX-EXEMPT		
	Annual Contribution	Account Value		Annual Contribution	Account Value		Annual Contribution	Account Value
Mutual Funds	<input type="text"/>	<input type="text"/>	Traditional 401(k) <sup>2</sup>	<input type="text"/>	<input type="text"/>	Municipal Bonds & Bond Funds <sup>4</sup>	<input type="text"/>	<input type="text"/>
CDs/MMAs <sup>1</sup>	<input type="text"/>	<input type="text"/>	Traditional IRA/SEP/SIMPLE	<input type="text"/>	<input type="text"/>	Life Insurance <sup>5</sup>	<input type="text"/>	<input type="text"/>
Real Estate	<input type="text"/>	<input type="text"/>	Annuities <sup>3</sup>	<input type="text"/>	<input type="text"/>	Roth IRA/401(k) <sup>6</sup>	<input type="text"/>	<input type="text"/>
			403(b) <sup>2</sup>	<input type="text"/>	<input type="text"/>			
			457(b) <sup>2</sup>	<input type="text"/>	<input type="text"/>			
<b>TOTALS</b>	<input type="text"/>	<input type="text"/>	<b>TOTALS</b>	<input type="text"/>	<input type="text"/>	<b>TOTALS</b>	<input type="text"/>	<input type="text"/>

**Investment and Insurance Products:**

Not Insured by FDIC or Any Federal Government Agency.  
May Lose Value. Not a Deposit of or Guaranteed by Any Bank,  
Credit Union, Bank Affiliate, or Credit Union Affiliate.

<sup>1</sup> Certificate of Deposit/Money Market Accounts.

<sup>2</sup> Does not include amounts invested in Roth 401(k)/TSA/457(b).

<sup>3</sup> Non-qualified annuities purchased with after-tax dollars enjoy the same tax-deferred growth and ordinary income taxation as qualified annuities.

<sup>4</sup> May be subject to Alternative Minimum Tax (AMT) and may impact taxation of Social Security benefits.

<sup>5</sup> Life insurance death benefits are generally income tax-free pursuant to U.S. IRC §101(a). Contract cash values can be accessed during the insured's lifetime via loans and withdrawals. Loans are generally income tax-free as long as the policy remains in force. Withdrawals are tax-free to the extent of basis. Policies that are modified endowment contracts (MECs) receive less favorable tax treatment.

<sup>6</sup> Qualified distributions are income tax-free. Roth IRA distributions are qualified if the account has been open for 5 tax years, and the owner is age 59½, dies, is disabled, or is a first-time homebuyer (\$10,000 lifetime limit). Roth 401(k) distributions are qualified if the plan participant has contributed to the account for 5 tax years, and is 59½, dies, or is disabled.

This material is being provided for informational or educational purposes only and does not take into account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings. If you would like information about your particular investment needs, please contact a financial professional.

Life insurance and annuities are issued by The Prudential Insurance Company of America, Newark, NJ, and its affiliates. Securities products and services offered through Pruco Securities, LLC (member SIPC). Each of the foregoing is a Prudential Financial company located in Newark, NJ, and each is solely responsible for its own financial condition and contractual obligations.

Our policies contain exclusions, limitations, reductions in benefits, and terms for keeping them in force. A financial professional can provide you with costs and complete details.

We do not provide tax, accounting, or legal advice. Clients should consult their own independent advisors as to any tax, accounting, or legal statements made herein. All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

**It is possible to lose money by investing in securities.**

**Investment and Insurance Products:**

Not Insured by FDIC or Any Federal Government Agency.  
May Lose Value. Not a Deposit of or Guaranteed by Any Bank,  
Credit Union, Bank Affiliate, or Credit Union Affiliate.