Tax-Deferred Investing:

FIVE SMART STRATEGIES TO BOOST YOUR SAVINGS

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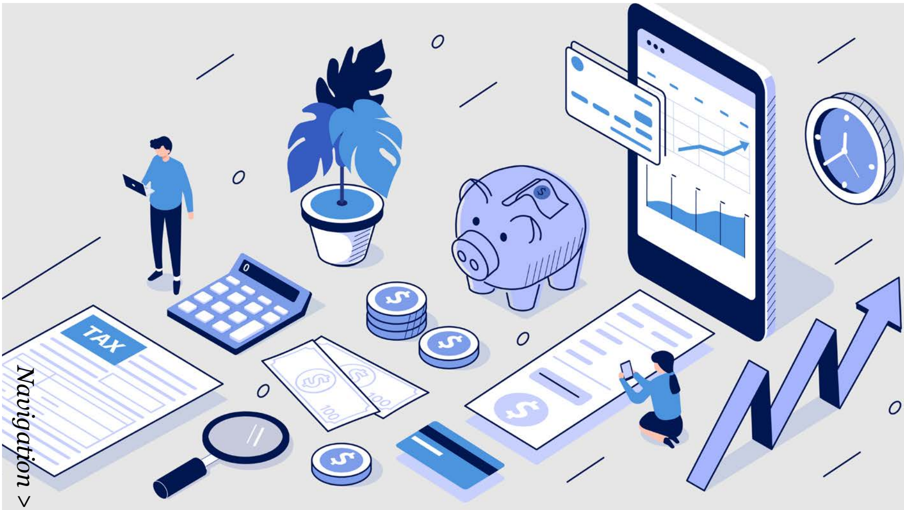
While not all of your investment decisions are driven by taxes, it's important to keep them in mind. Taxes can reduce your annual returns—and thereby threaten your long-term goals. If you're looking to trim your tax bill, consider deferring income and earnings to a later year. While you're not reducing your overall taxes, you're getting a benefit upfront: Your dollars will be more valuable today than in the future—since they can be invested now to earn interest and grow tax-free. Take advantage of these tax-deferral strategies, to maximize your savings.



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1.

TAX-EFFICIENT RETIREMENT PLANS

EMPLOYER-SPONSORED PLAN

If you have an employer-sponsored retirement account, such as a 401(k), take full advantage of it.

- ✓ Contributions are pre-tax, which reduces your taxable income.
- ✓ The funds grow tax-deferred until you withdraw in retirement.
- ✓ In 2026, you can put $24,500 into a 401(k) plan if you're under 50, and up to $32,500 if you're 50 or older. [1]

TRADITIONAL IRA

Whether or not you have an employer-sponsored plan, you can set up a traditional IRA.

- ✓ Contributions may be tax-deductible, and earnings are tax-deferred until you withdraw.
- ✓ In 2026, you can invest up to $7,500 if you're under age 50, and up to $8,600 if you're age 50 or older.[1]

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EMPLOYEE STOCK OPTIONS

Equity-based compensation can be a great tool for income tax deferral. Stock options are the most common form offered to employees. If your compensation includes them, be sure to consider their tax benefits.

- ✓ **Incentive stock options (ISOs)** are the most favorable to employees. You won't have any taxable income when you exercise the option, assuming you've met the holding period requirements. You'll incur taxes only when the stock is sold.
- ✓ **Non-qualified stock options (NQSOs)** allow you to defer income taxes on the stock's value. In contrast to ISOs, you'll pay taxes when you exercise your option—and later if you sell the stock.

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3. HEALTH SAVINGS ACCOUNTS

While a health savings account (HSA) is normally used to help meet healthcare costs, it offers major benefits to help you reduce taxes.

- ✓ Your contributions to an HSA are tax-free.
- ✓ Your savings, which can grow through interest and investing, are not taxed—so you can potentially grow your funds tax-free for years.
- ✓ Funds spent from an HSA are not taxed as long as they're used for qualified medical expenses.
- ✓ In 2026, you can contribute up to $4,400 for yourself and up to $8,750 for family coverage. And if you are age 55 or older, you can contribute an additional $1,000.[2]

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LIFE INSURANCE

The main purpose of life insurance is to provide for your beneficiaries upon your death, but a life insurance policy can also help you reduce taxes.

- While you pay premiums with after-tax dollars, the policy can defer taxes on your accumulated earnings.
- Also, a whole or permanent life policy's cash value grows tax-deferred until it's withdrawn or distributed.
- Your beneficiaries also reap an advantage: They won't pay any taxes on what they receive.

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TAX-DEFERRED ANNUITIES

An annuity is an insurance contract that makes regular payments to you either immediately or at some point in the future. A tax-deferred annuity offers you a way to receive guaranteed* income while also saving on taxes.

- ✓ You can reduce your taxable income by making contributions with pre-tax dollars (which pay the premium).
- ✓ Your earnings, including interest and dividends, grow tax-free until you start receiving payments.
- ✓ You can use the annuity as an investment vehicle—funds can grow tax-deferred for years.

*All guarantees are backed by the claims-paying ability of the issuer

[1] 401(k) limit increases to $24,500 for 2026, IRA limit increases to $7,500." IRS.gov. November 13, 2025. https://www.irs.gov/newsroom/401k-limit-increases-to-24500-for-2026-ira-limit-increases-to-7500

[2] "Publication 969 (2025), Health Savings Accounts and Other Tax-Favored Health Plans." IRS.gov. February 11, 2026. https://www.irs.gov/pub/irs-dft/p969--dft.pdf.

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