

Taxable Equivalent Yields

This table shows the higher taxable interest required to equal tax-deferred interest in accumulation

Tax-deferred Interest	15% Tax	18% Tax	28% Tax	31% Tax	33% Tax	35% Tax	38% Tax	41% Tax
2.50%	2.94	3.05	3.47	3.62	3.73	3.85	4.03	4.24
2.75%	3.24	3.35	3.82	3.99	4.10	4.23	4.44	4.66
3.00%	3.53	3.66	4.17	4.35	4.48	4.62	4.84	5.08
3.25%	3.82	3.96	4.51	4.71	4.85	5.00	5.24	5.51
3.50%	4.12	4.27	4.86	5.07	5.22	5.38	5.65	5.93
3.75%	4.41	4.57	5.21	5.43	5.60	5.77	6.05	6.36
4.00%	4.71	4.88	5.56	5.80	5.97	6.15	6.45	6.78
4.25%	5.00	5.18	5.90	6.16	6.34	6.54	6.85	7.20
4.50%	5.29	5.49	6.25	6.52	6.72	6.92	7.26	7.63
4.75%	5.59	5.79	6.60	6.88	7.09	7.31	7.66	8.05
5.00%	5.88	6.10	6.94	7.25	7.46	7.69	8.06	8.47
5.25%	6.18	6.40	7.29	7.61	7.84	8.08	8.47	8.90
5.50%	6.47	6.71	7.64	7.97	8.21	8.46	8.87	9.32
5.75%	6.76	7.01	7.99	8.33	8.58	8.85	9.27	9.75
6.00%	7.06	7.32	8.33	8.70	8.96	9.23	9.68	10.17
6.25%	7.35	7.62	8.68	9.06	9.33	9.62	10.08	10.59
6.50%	7.65	7.93	9.03	9.42	9.70	10.00	10.48	11.02
6.75%	7.94	8.23	9.38	9.78	10.07	10.38	10.89	11.44
7.00%	8.24	8.54	9.72	10.14	10.45	10.77	11.29	11.86
7.25%	8.53	8.84	10.07	10.51	10.82	11.15	11.69	12.29
7.50%	8.82	9.15	10.42	10.87	11.19	11.54	12.10	12.71
7.75%	9.12	9.45	10.76	11.23	11.57	11.92	12.50	13.14
8.00%	9.41	9.76	11.11	11.59	11.94	12.31	12.90	13.56
8.25%	9.71	10.06	11.46	11.96	12.31	12.69	13.31	13.98
8.50%	10.00	10.37	11.81	12.32	12.69	13.08	13.71	14.41
8.75%	10.29	10.67	12.15	12.68	13.06	13.46	14.11	14.83
9.00%	10.59	10.98	12.50	13.04	13.43	13.85	14.52	15.25
9.25%	10.88	11.28	12.82	13.41	13.81	14.23	14.92	15.68
9.50%	11.18	11.59	13.19	13.77	14.18	14.62	15.32	16.10
9.75%	11.47	11.89	13.54	14.13	14.55	15.00	15.73	16.53
10.00%	11.76	12.20	13.89	14.49	14.93	15.38	16.13	16.95
11.00%	12.94	13.41	15.28	15.94	16.42	16.92	17.74	18.64
12.00%	14.12	14.63	16.67	17.39	17.91	18.46	19.35	20.34

Taxable Equivalent Yields (After Tax)

This table shows after tax yields on a taxable interest rate

Taxable Interest	15% Tax	18% Tax	28% Tax	31% Tax	33% Tax	35% Tax	38% Tax	41% Tax
2.50%	2.13	2.05	1.80	1.73	1.68	1.63	1.55	1.48
2.75%	2.34	2.26	1.98	1.90	1.84	1.79	1.71	1.62
3.00%	2.55	2.46	2.16	2.07	2.01	1.95	1.86	1.77
3.25%	2.76	2.67	2.34	2.24	2.18	2.11	2.02	1.92
3.50%	2.98	2.87	2.52	2.42	2.35	2.28	2.17	2.07
3.75%	3.19	3.08	2.70	2.59	2.51	2.44	2.33	2.21
4.00%	3.40	3.28	2.88	2.76	2.68	2.60	2.48	2.36
4.25%	3.61	3.49	3.06	2.93	2.85	2.76	2.64	2.51
4.50%	3.83	3.69	3.24	3.11	3.02	2.93	2.79	2.66
4.75%	4.04	3.90	3.42	3.28	3.18	3.09	2.95	2.80
5.00%	4.25	4.10	3.60	3.45	3.35	3.25	3.10	2.95
5.25%	4.46	4.31	3.78	3.62	3.52	3.41	3.26	3.10
5.50%	4.68	4.51	3.96	3.80	3.69	3.58	3.41	3.25
5.75%	4.89	4.72	4.14	3.97	3.85	3.74	3.57	3.39
6.00%	5.10	4.92	4.32	4.14	4.02	3.90	3.72	3.54
6.25%	5.31	5.13	4.50	4.31	4.19	4.06	3.88	3.69
6.50%	5.52	5.33	4.68	4.48	4.36	4.23	4.03	3.84
6.75%	5.74	5.54	4.86	4.66	4.52	4.39	4.19	3.98
7.00%	5.95	5.74	5.04	4.83	4.69	4.55	4.34	4.13
7.25%	6.16	5.95	5.22	5.00	4.86	4.71	4.50	4.28
7.50%	6.38	6.15	5.40	5.18	5.02	4.88	4.65	4.43
7.75%	6.59	6.36	5.58	5.35	5.19	5.04	4.81	4.57
8.00%	6.80	6.56	5.76	5.52	5.36	5.20	4.96	4.72
8.25%	7.01	6.77	5.94	5.69	5.53	5.36	5.12	4.87
8.50%	7.23	6.97	6.12	5.86	5.69	5.53	5.27	5.02
8.75%	7.44	7.18	6.30	6.04	5.86	5.69	5.43	5.16
9.00%	7.65	7.38	6.48	6.21	6.03	5.85	5.58	5.31
9.25%	7.86	7.59	6.66	6.38	6.20	6.01	5.74	5.46
9.50%	8.07	7.79	6.84	6.56	6.36	6.18	5.89	5.61
9.75%	8.29	8.00	7.02	6.73	6.53	6.34	6.05	5.75
10.00%	8.50	8.20	7.20	6.90	6.70	6.50	6.20	5.90
11.00%	9.35	9.02	7.92	7.59	7.37	7.15	6.82	6.49
12.00%	10.20	9.84	8.64	8.28	8.04	7.80	7.44	7.08