

## INTERNAL RATE OF RETURN COMPARISONS

The chart below demonstrates how much interest the self-investor would have to earn to equal the payout of a non-taxable structured settlement. The tax brackets refer to the recipient's federal income tax level. The figures do not include state income taxes, which would make the differences even greater.

<b>STRUCTURE RATE OF RETURN</b>	<b>15% TAX BRACKET</b>	<b>28% TAX BRACKET</b>	<b>31% TAX BRACKET</b>	<b>36% TAX BRACKET</b>	<b>39.6% TAX BRACKET</b>
<b>5.00%</b>	5.88%	6.94%	7.25%	7.81%	8.28%
<b>6.00%</b>	7.06%	8.33%	8.70%	9.38%	9.93%
<b>7.00%</b>	8.24%	9.72%	10.14%	10.94%	11.59%
<b>8.00%</b>	9.41%	11.11%	11.59%	12.50%	13.25%
<b>9.00%</b>	10.59%	12.50%	13.04%	14.06%	14.90%