

“I wanted protected monthly income
for the rest of my life.

My annuity was there.”



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Is an Annuity There for You?

If you want a reliable source of income in retirement, that can be guaranteed for life, an annuity may be something to consider as part of your overall retirement strategy.

Did you know...

For people who receive income from an annuity, 73% say that it is **highly important** to their financial security.

Greenwald & Associates and CANNEX, 2018 Guaranteed Lifetime Income Study

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Insurance and an Investment in One

An annuity is a long-term retirement investment from an insurance company. It's designed to help you have a more secure retirement and offers payout options to help meet your future income needs.

Unlike many other financial instruments, some annuities bring insurance and the power of investing together in one unique retirement product.

An annuity can provide:



Income Protection

Today's annuities offer optional benefits, for an additional fee, that provide a steady stream of lifetime income **without giving up total control of your money.**

- Annuities provide a safeguard for your future income when the market stumbles.
- Some benefits offer guaranteed income growth as well as the opportunity to capture gains for income purposes when the market goes up.
- When you decide to start taking income, you can take withdrawals, subject to contract and benefit limitations.
- Some benefits offer spousal options that provide uninterrupted income for the surviving spouse.



Protection for Your Loved Ones

Today's annuities typically include a benefit to help provide a legacy for your loved ones. Generally beneficiaries receive at least what the owner has paid into the annuity, adjusted for withdrawals.

- The benefit and its cost are typically built into the annuity.
- Some annuities offer enhanced death benefits for an additional fee.

Investment Choice and Flexibility

Some annuities offer a broad range of investment options. Spreading your money among these options may help reduce risk in down markets. You also have the ability to transfer among investment options without sales or withdrawal charges.

Tax Deferral

With an annuity, you don't pay current taxes on any growth in your account until you begin taking withdrawals. Generally withdrawals begin at a later date when you may be in a lower tax bracket.

All the money that would have been paid annually in taxes stays in the account, with the opportunity to grow until it is withdrawn.

You also have the flexibility to rebalance or strategically move money within your investment options without incurring annual taxes.

When you buy an annuity with after-tax dollars, otherwise known as non-qualified dollars, you can defer paying taxes on amounts invested until you take withdrawals. Qualified money you have in retirement accounts, (generally pre-tax except for Roth contributions which are after-tax), such as 401(k)s, 403(b)s and IRAs, is already tax-deferred, so purchasing an annuity with qualified money would not provide any additional tax benefit. But you may still want to consider purchasing your annuity with qualified money since it is a reliable source of income in retirement, and can offer legacy planning options as well as a range of investment options.



Why Consider an Annuity?

The unique combination of insurance and investment benefits offered by some annuities can help provide value to investors, particularly for those looking for guaranteed “paychecks” for the rest of their lives.

In addition to protected monthly income, legacy protection, investment choice, and tax deferral, people buy products like annuities because they:

- Make it easier to manage a budget in retirement
- Can help create a more secure future
- Allow you to get income in retirement more efficiently than many other financial products

Greenwald & Associates and CANNEX, *2018 Guaranteed Lifetime Income Study*

Talk to your financial professional to see if an annuity is right as part of your retirement strategy.



There are fees associated with annuities. However, in exchange for these fees, annuities can offer valuable benefits such as tax deferral, a death benefit, and income guarantees, none of which may be available with other investment products.

If you are concerned about having access to your money, some annuities give you the option of withdrawing a portion of your funds before electing income, by annuitizing the contract, often without a penalty. But it is true that once you start taking income, you can't access the money or transfer it out of the annuity and into other investment vehicles. Other types of annuities give you access to your money through non-lifetime withdrawals. Every annuity is different and contract rules apply. It's a good idea to talk to your financial professional about how you can access your money in a specific annuity.

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[REF# 4515694]



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