



Ten Reasons to Buy a Fixed Annuity



If you want to build and protect your assets, annuities are a great option. Here are the top 10 reasons why:

1. Multiple guarantees

- Principal and interest rate guarantees
- Income guaranteed for as long as you choose — for a certain period or for life

2. Safety

- Helps to ensure your surviving spouse has continuing income
- Funds can be accessed with no surrender charges in the event of a terminal illness or upon entering a nursing home*

3. Flexibility

- Multi-year rate guarantee products
- Variety of payout options

4 Diversification

- Deferred index annuities can tie credited interest to an index, without downside risk
- Supplement retirement income

5. Access

- Flexible access to funds with a variety of surrender charge free withdrawal options

6. Control

- Ability to choose a predictable income stream
- Payments guaranteed to continue for as long as you live

7. Tax deferral

- Earnings won't be taxed until you make withdrawals
- You benefit from triple-compounding: earn interest on principal, interest on interest, and interest on what would have been paid to taxes

8. Estate planning

- Proceeds are paid directly to the named beneficiary
- May avoid the delay and expense of probate

9. Accumulation

- Long-term savings plan for future income stream
- Principal protection: deferred index annuities never lose value in a "bad" year, while capturing some growth in a "good" year

10. No sales charges

- 100% of premium can earn interest

* The nursing home and terminal condition waivers may not be available in all states and may only apply after the first contract year.

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