

Is a Fixed Annuity Right for You?

A fixed annuity can be an excellent choice for the right individual.

Fixed Annuities May Be Appropriate If You...

Are nearing retirement or are retired (age 55+)	BECAUSE →	You may be interested in adding to your retirement nest egg.
Are looking for guarantees	BECAUSE →	You may like the issuing insurance company's guarantees of stability of principal and interest.
Are averse to risk	BECAUSE →	You may like the conservative features of a fixed annuity (stability of principal, interest guarantee, annuitization, etc.).
Are concerned about taxes	BECAUSE →	Fixed annuity earnings are not taxed until withdrawal or surrender.
Want a fixed return on your money	BECAUSE →	Fixed annuities carry a known interest rate, which is reset periodically (annually or other selected guarantee period).
Reinvest interest, dividends or capital gains	BECAUSE →	Income from your portfolio is not needed for your living expenses.
Want emergency access to your money	BECAUSE →	A certain percentage of the premium or account balance of a fixed annuity is typically available free from surrender charges.*
Wish to minimize estate administration headaches for your loved ones	BECAUSE →	Named beneficiaries on a fixed annuity contract receive death proceeds without the expense and delay of probate.
Want a regular source of income	BECAUSE →	Annuitization offers you lifetime income or other income choices.
Already have a fixed annuity	BECAUSE →	You are already comfortable with the annuity product in general and may want another one.

* Withdrawals of earnings are taxed as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax penalty. Most annuities have surrender charges in the early years of the contract. Other insurance company costs are taken into account when setting the fixed annuity's interest rate.

- Not FDIC, NCUA/NCUSIF insured
- No bank or credit union guarantee
- Not insured by any federal government agency
- Not a deposit
- May lose value

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