



What's So Special About Fixed Annuities?

General features of single premium tax-deferred annuities...

Competitive Yield

Annuities offer very competitive yields that compare favorably with other high quality income-oriented investments.

Safety

Principal and interest are backed by the issuing insurance company. (Annuities are NOT insured by the FDIC.)

No Up-Front Sales Charges or Administrative Expenses

Most annuities do not impose any commission fees or administrative charges. (Surrender charges may apply on early withdrawals.)

Tax Deferral

Interest earned will compound tax-deferred. Taxes are due only when pre-tax dollars are withdrawn.

Avoid Probate

Upon the death of the owner/annuitant the accumulated annuity value will pass directly to the beneficiary and avoid the delay and expense of probate.

Flexible Payment Option

There are numerous income payment plans to select from at annuitization.

Potential to Lower Tax Bracket*

Shifting taxable investments into annuities will reduce taxable income and may move an individual into a lower tax bracket.

Liquidity

Annuity investors have access to a portion of their funds through penalty-free withdrawals (typically 10%). At the end of the contract period most insurance companies will not impose any restrictions on withdrawals. (A tax penalty may be imposed on any interest withdrawals made prior to the age of 59½.)

* Individual situations may vary. Please consult your tax advisor for more specific information.

An annuity is a product issued by an insurance company. It is not a deposit or obligation of, nor is it guaranteed by any bank. It is not insured by the FDIC or any other government agency. Withdrawals may be subject to certain taxes, penalties and charges. The information contained herein is prepared for your use by Essex Corporation.

Not FDIC Insured	May Lose Value
	No Bank Guarantee