



# 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 contribution and 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 or start taking regular distributions
- 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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