

# Is a Fixed Annuity Right for You?



FIXED ANNUITIES MAY BE APPROPRIATE IF YOU...		
Are nearing retirement or are retired (age 55+)	<b>BECAUSE</b> →	You may be interested in adding to your retirement nest egg.
Are looking for guarantees	<b>BECAUSE</b> →	You may like the issuing insurance company's guarantees of stability of principal and interest. <sup>1</sup>
Want a regular source of income after retirement	<b>BECAUSE</b> →	Annuitization (the process of converting an annuity into a stream of payments) offers you lifetime income or other income choices.
Are averse to risk	<b>BECAUSE</b> →	You may like the conservative features of a fixed annuity (stability of principal, interest guarantee, annuitization, etc.). Keep in mind, growth potential is limited compared to other investments
Are concerned about taxes	<b>BECAUSE</b> →	Fixed annuity earnings are not taxed until withdrawal or surrender. <sup>2</sup>
Are looking to reinvest interest, dividends or capital gains	<b>BECAUSE</b> →	Income from your portfolio is not needed for your living expenses, therefore making it available for reinvestment.
Want emergency access to your money	<b>BECAUSE</b> →	A certain percentage of the premium or account balance of a fixed annuity is typically available free from surrender charges, however withdrawals of gain are taxed as ordinary income and, if taken prior to age 59½, may be subject to an additional 10% federal tax penalty. <sup>2</sup> Most annuities have surrender charges in the early years of the contract.
Wish to minimize estate administration headaches for your loved ones	<b>BECAUSE</b> →	Named beneficiaries on a fixed annuity contract generally receive death proceeds without the expense and delay of probate, however they are still subject to ordinary income tax on any gains.

**A fixed annuity can be an excellent choice for the right individual. If you feel that you may fit the profile, contact a financial representative to learn how to make a fixed annuity part of your investment plan.**

1 Guarantees are based on the claims-paying ability of the issuing insurance company.

2 Distributions taken prior to annuitization are generally considered to come from the gain in the contract first. If the contract is tax-qualified, generally all withdrawals are treated as distributions of gain. Withdrawals of gain 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. Withdrawals may decrease the value of the benefits provided by the fixed annuity. Other insurance company costs are taken into account when setting the fixed annuity's interest rate.

Not FDIC, NCUA/NCUSIF Insured	Not insured by any federal government agency	Not a deposit	Not guaranteed by the bank or credit union	May go down in value
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