

The Many Advantages of Fixed Annuities

1. Safety

(Backed by the assets of the issuing insurance company & secondarily covered by your states Insurance Guarantee Fund)

2. Fixed Guarantees

(Money protected from market risk & price fluctuation)

3. Competitive Interest Rates

(Based on long-term interest rates)

4. Liquidity

(Penalty-Free withdrawals available prior to maturity)

5. Tax Advantages

(Tax Deferred Interest & other Tax Advantages)

6. Protection from Creditors/Lawsuits/Incontestable

(State Specific)

7. Long Term Care, Hospitalization, Terminal Illness Waivers

8. Actuarially Sound/Medicaid Planning

(Spousal Impoverishment Protection Law)

9. Avoid Probate

10. Guaranteed Lifetime Income

(Create a variety of income streams designed to guarantee that you do not outlive your income or your money)

11. Transferable/Beneficiary Continuation

(Full account value passes on to heirs)

12. No Commissions, Management Fees, Expenses

(All of your money goes to work for you)

*Fixed annuities are financial legal contracts between you and the insurance company. The legal language of these contracts can vary between each contract and the insurance company that issues them. Fixed annuities must follow the specific guidelines of the state in which they are sold.