

15 Benefits Of Fixed Index Annuities

- 1. Safety and Security.** The security of your principal and interest is guaranteed by the insurance company. Not one fixed index annuity owner has ever lost their principal or gains from market volatility or insurance company failure . . . not one time . . . not one dime!
 - Traditional market investments don't offer this.
 - Banks can't say this.
 - Bondholders can't say this.
 - Money market owners can't say this.
 - Real estate investors can't say this.
 - Precious metal investors can't say this.
 - Commodities investors can't say this.
 - Variable annuity investors can't say this.
- 2. Guaranteed Lifetime Income.** An annuity is the ONLY product that can guarantee income for the rest of your life (and spouse if married).
- 3. Income Riders . . . Massive Accumulation . . . Lifetime Payments . . . Guaranteed!** In addition to the traditional methods of providing guaranteed lifetime income (called annuitization), some companies now offer income riders, and they have become extremely popular. Income riders give you the ability to build up a huge guaranteed sum of money for the purpose of future income payments. There is no guessing and hoping what your income will be. You will know from day one what your guaranteed lifetime income will be at any point in the future when you decide to turn it on. Plus, unlike the traditional method of receiving lifetime income payments, you never lose control of your money. You can always stop the payments and do what you want with the money that's left in your base account.
- 4. Higher Rates.** Interest rates on fixed index annuities can be higher than traditional fixed interest annuities, bank CDs, or other guaranteed products
- 5. Interest Credited To Your Account Is Locked In.** Your account value doesn't fluctuate all over the place. You're not up 10% one year and down 40% the next year.

6. **Ability To Participate In Some Of The Market Upswing But None Of The Downside.**
7. **Get A Bonus / Jump Start On Your Retirement.** Many indexed annuities provide an up-front premium bonus, which provides an immediate boost on your account value.
8. **Tax Deferred Triple Compounded Growth.** You do not pay taxes on your money until you withdraw it. Money normally paid in taxes each year is left in the annuity to earn even more interest, which results in greater growth of your money. You accumulate interest on your principal, interest on your interest, and interest on the money you would have paid in taxes. This is called "triple compounding."
9. **Reduce Tax Burden.** You accumulate your retirement funds tax free now while you're in a higher tax bracket, and take the income during retirement when you're in a lower tax bracket.
10. **Can Help Avoid Or Reduce Taxes On Your Social Security Benefits.**
11. **Estate Planning.** Annuities are used in estate planning to help protect assets in the event of a long term care situation.
12. **Death Benefit.** Your beneficiaries will receive the full value of your account without penalty. Some companies offer an even higher guaranteed death benefit.
13. **Probate Avoidance.** An annuity death benefit is not subject to the costly delays of probate as long as a beneficiary is named. The money is paid immediately and without delay.
14. **Liquidity And Accessibility.** You can withdraw funds at any time, but during the surrender charge period there could be a penalty. Most annuities allow up to 10% penalty free annual withdrawals after the first year of the surrender charge period, and 100% penalty free if confined to a nursing home or diagnosed with a terminal illness. There are no penalties if you start taking lifetime income payments or required minimum distributions from your IRA.
15. **Peace of mind.** Peace of mind that you won't lose your money . . . that you won't outlive your money!