HOW WE CAN HELP

Annuities

Annuities can help protect savings, provide predictable growth, and create dependable retirement income.

The right annuity depends on what you want the money to do, when you need it, and how much certainty and flexibility you want.

WHICH OF THESE SOUNDS LIKE YOU?

I WANT A GUARANTEED RATE

"I want to know what my money will earn for a specific period."

I HAVE MONEY I DON'T NEED RIGHT NOW

"I want to grow it for the future with a predictable approach."

I WANT MORE RETIREMENT INCOME

"I want to turn some of my savings into income I can count on."

I WANT INCOME LATER IN RETIREMENT

"I don't need income today, but I want to plan for future income."

WHAT IS AN ANNUITY — AND WHAT MAKES IT UNIQUE?

FIXED ANNUITIES FOCUS ON PREDICTABILITY

An annuity is a contract with an insurance company. Depending on the contract, a fixed annuity can provide a guaranteed interest rate, tax-deferred growth, or income payments now or in the future.

Fixed annuities are designed for people who value predictability, protection, and dependable outcomes.

HOW DO FIXED ANNUITIES ADDRESS A VARIETY OF GOALS?

MYGA — MULTI-YEAR GUARANTEED ANNUITY

GUARANTEED RATE

A defined interest rate for a specific period.

May help: when you want predictable growth and don't need immediate access to the money.

FIXED DEFERRED ANNUITY

GROW FOR THE FUTURE

Tax-deferred growth with a fixed-interest approach.

May help: when you have money you don't need right now.

FIXED IMMEDIATE ANNUITY

INCOME NOW

Turns a lump sum into an income stream, generally beginning soon after purchase.

May help: when you want dependable income from savings.

DEFERRED INCOME ANNUITY

INCOME LATER

Designed to begin income in the future.

May help: when you want to plan for future retirement income.

HOW CAN AN INDEPENDENT BROKER CAN BENEFIT YOU?

MORE CHOICES CAN MEAN A BETTER OPPORTUNITY TO FIND THE RIGHT FIT

Because an independent annuity broker works with multiple insurance companies, you have the opportunity to compare interest rates, guarantees, benefits, contract features, access to your money, and income options.

The goal isn't simply to find the highest rate.

It's to find an annuity that fits your goals, time frame, need for income, and desire for protection and flexibility.

READY TO FIND THE RIGHT SOLUTIONS?

You don't have to figure it out alone.

We'll help you understand and compare your options to find the solutions that fit your needs.

Your answers are waiting. Let's find them together.

Call: (641) 843-4605 | Text: (641) 860-1955