

Furthermore, on each credit anniversary, the account value is locked in, insulating both principal and that year's gains from potential market drops. Then, next year's potential gains are calculated off this cumulative amount. This is called annual reset, where an FIA is always building off the high-water mark.

ACCOUNTING FOR INFLATION

In addition to receiving a steady stream of income during retirement, you may also need your funds to grow in order to keep up with inflation. Unlike a CD or fixed annuity, which offer a set rate of interest, fixed index annuities can help you combat inflation with an inflation protection option.

These options can potentially increase your income stream by 1%, 2%, or even 5% over a set period of time. So, as the cost of goods and services increase, you'll be able to afford them.

ADDRESSING THE LIQUIDITY ISSUE

One major objection that has surfaced against annuities is the issue of liquidity. Maybe you've caught yourself thinking, "If I deposit my life's savings into this product, I won't have any access to them!"

This isn't altogether true - your money is still yours to use when you need it. In most cases, 10% of a fixed annuity's account value may be withdrawn each year without incurring a penalty. Premature withdrawals, called surrender charges, typically do include a penalty, which is generally a function of just how soon after deposit the withdrawal occurs.

In addition, most fixed index annuities have a maximum of 10 years of surrender charges. After these 10 year, unlimited withdrawals can be made without incurring any penalty or charge.

TAKING THE NEXT STEPS

Planning for a steady and ongoing retirement income can seem overwhelming. In the face of volatile markets, dwindling Social Security, and overall financial insecurity, you might be worried that keeping your money safe and also allowing it to grow is impossible.

A fixed index annuity might be your solution. If you'd like to learn more about FIAs and how they can aid in the comfort of your retirement, call us today at 866.406.9492 to be connected with a financial professional in your area.

	PERIOD	S&P RETURN	FIA AVG. RETURN	RETURN RANGE
	1997 - 2002	9.39%	5%	7.89% - 12.16%
	1993 - 2002	-0.42%	13%	3.00% - 7.97%
	1999 - 2004	-2.77%	8%	3.00% - 6.63%
	2000 - 2005	-3.08%	26%	6.65% - 8.66%
	2001 - 2006	5.11%	13%	1.91% - 6.55%
	2002 - 2007	13.37%	23%	3.00% - 8.99%
	2003 - 2008	3.18%	19%	3.00% - 7.80%
	2004 - 2009	-1.05%	27%	2.25% - 6.63%
	2005 - 2010	-1.47%	36%	2.33% - 7.10%

Note: All returns shown above are annualized (geometric) rates of return. The S&P index returns are not meant to proxy for index mutual funds returns, which would include dividends, expense ratios (the least costly have featured approximately 20 basis points per year), trading costs (another 20 basis points per year), tracking error and taxes, rather they are to reference what happened to the most popular index to which many fixed index annuities are linked through some formula.

All guarantees are based on the claims-paying ability of the issuing insurance company. Withdrawals / surrenders have the effect of reducing the contract value and death benefit. Withdrawals/surrenders of taxable amounts are subject to ordinary income tax and if taken prior to age 59 1/2 an additional 10% federal penalty tax. Although the contract value may be affected by the performance of an index, it is not a security and the contract does not directly or indirectly participate in any stock or equity investment including (but not limited to), any dividend payment attributable to any such stock or equity investment. There is no additional tax-deferred benefit for annuities purchased in an IRA, or any other tax-qualified plan, since these plans are already afforded tax-deferred status. The other benefits and costs should be carefully considered before purchasing an annuity in a tax-qualified plan. The discussion of tax treatments in this material is an interpretation of current law and is not intended as tax advice. Consult your contract and your tax professional. Product features may vary by state.

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Yi-Tong Ma



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Internal Revenue Cumulative Bulletin United States. Internal Revenue Service, 2006 *Annuities Answer Book* John T. Adney, Joseph F. McKeever, Barbara N. Seymon-Hirsch, 2003-10-15 **Supplementary Financial Security for the Silver Generation** Joanna Dębicka, Stanisław Heilpern, Agnieszka Marciniuk, Beata Zmyślona, 2025-08-27 How can we ensure a dignified life in old age As societies around the world continue to age this question has become one of the most pressing challenges of the 21st century The monograph *Supplementary Financial Security for the Silver Generation* is an interdisciplinary publication focused on the financial well being of this rapidly growing demographic often referred to as the silver generation The authors explore the challenges posed by individuals during retirement due to decreasing income and rising healthcare expenses They provide practical solutions from the realms of insurance and finance A key feature of the book is the authors original concept of the Comprehensive Marriage Contract with Health Protection This concept combines a reverse annuity with critical illness coverage for both spouses The monograph employs a modern mathematical and actuarial framework to enable precise modelling of various contract scenarios A valuable component of the book is the inclusion of numerous numerical examples that illustrate how the proposed solutions work in practice using real demographic and health data This publication targets researchers students professionals in finance insurance demography social policy and healthcare It also addresses financial and insurance sector representatives and policymakers seeking innovative solutions to the challenges of population ageing **Finding Solutions to the Challenges Facing the U.S.**
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