



3 MYTHS ABOUT ANNUITIES

In today's customizable, satisfaction-guaranteed world, it's no surprise that you want a financial option in retirement that provides both **guaranteed income** and **protection from market volatility**.

There is a solution that offers both: annuities. Annuities can be the cornerstone of your financial plan. But are misconceptions about annuities holding you back from securing the income protection and tax-deferred growth your plan is missing?



MYTH 1

Annuities have high fees

Truth: Annuities typically are less costly than you may think. Some have no direct costs, and for those that do, the costs are usually relative to the benefits they provide—stabilizing your retirement with guaranteed income for life, tax-deferral opportunities, protection of principal from market volatility.



MYTH 2

Annuities lock in your money forever

Truth: Annuities were designed for the long haul, not for short-term gain. However, shorter term annuity products are available—such as a 5-year—for those looking for “bridge” income over a smaller time period. In addition, most annuities allow owners access to a portion of their money each year, and some allow a return of premium or the ability to withdraw 10% or less of the annuity's value annually with no charge.



MYTH 3

Annuities don't grow

Truth: As an indexed annuity owner, you can help significantly reduce your risk, while also providing the growth you're looking for. No yearly contribution limits and compounded tax-deferred earnings in the accumulation stage allow you to safely and steadily increase your retirement savings.

Don't believe the myths. Learn about the benefits that annuities provide. If you haven't talked to your financial professional to see if annuities are right for you, now is the time.

Any decision to implement the ideas or concepts discussed herein shall be made solely by the client on the advice of his or her legal and tax advisors. Any guarantees in the annuity referenced here are subject to the claims-paying ability of the issuing insurance company. Annuities are not a deposit, are not insured by the FDIC or by any government agency, and may lose value.