ANNUITIES
TWO GOALS, FIVE STRATEGIES

Annuities are no new phenomenon. In fact, they can be traced to Roman times and have been available in the U.S. since 1812. But despite their storied history, annuities have surged in popularity in recent years – and for good reason. An annuity, which is a contract between you and an insurance company, can address a broad range of financial needs, from helping grow your assets to protecting your retirement. However, like most investments, annuities aren't one-size-fits-all. That's why it's essential to establish the specific goals you want to achieve through your annuity, and then select the strategies best fit for your needs.

If you're not sure where to begin, follow the chart below to explore how annuities could enhance your financial plan.

Do you want to:

Pursue growth or income?

If yes, what is your primary goal?

Principal Protection (Conservative)
↓
Fixed Annuity
Fixed Index Annuity

Potential Upside (Moderate Aggressive/Aggressive)
↓
Structured Annuity
Variable Annuity

Protect your financial plan?

If yes, what are you most concerned with?

Guaranteed Lifetime Income

- Income Now? →
  - Annuity with Guaranteed Lifetime Withdrawal Benefit Rider
  - Annuitizing a Single Premium Immediate Annuity
- Income Later? →
  - Annuity with Guaranteed Lifetime Withdrawal Benefit Rider
  - Annuitizing a Deferred Income Annuity

Long-Term Care (LTC)

- Insurable? →
  - LTC Insurance
  - Asset-Based LTC
  - Life Insurance with LTC Rider
- Uninsurable? → Annuity with Enhanced Income Rider

Legacy Planning

- Insurable? → Life Insurance
- Uninsurable? → Annuity with Enhanced Death Benefit

On the rise

Low interest rates, a steady decline in traditional pension plans and an aging population – with 10,000 Americans turning 65 every day – are a few reasons annuities have surged in popularity.

Sources: ssa.gov; theguardian.com

Let's talk about what annuity strategies could do for you. Reach out today.

RAYMOND JAMES