

# Side-by-Side Annuities Review

Annuities may provide **guaranteed lifetime income** and an option to **protect your retirement savings**.

Use this chart to help determine which might make the most sense for you.



ANNUITY TYPE	KEY FEATURES	RETURN RATE	OPTIONAL FEATURES <sup>1</sup>		
			Guaranteed Income for Life You & Your Spouse	Protection From Market Loss	Cost of Living Adjustments
<b>INCOME ANNUITIES</b> convert some of your assets into an income stream similar to pensions.	Can provide the most guaranteed lifetime income, but is illiquid.	Income received based on interest rates, life expectancy, age and options chosen.	YES	YES	YES
<b>VARIABLE ANNUITIES</b> are invested in the market to provide certain income or asset protection guarantees.	Guaranteed tax-deferred retirement savings with a death benefit for your heirs or your principal.	Based on performance of underlying assets you choose.	NO	SOME	NO
<b>FIXED ANNUITIES</b> are for investors who want low-risk, conservative and predictable returns.	Tax-deferred returns with no surprises.	Heavily tied to prevailing interest rates.	YES	YES	NO
<b>FIXED INDEXED ANNUITIES</b> offer growth based on market performance while fully protecting from negative index returns.	Funds are <i>not</i> directly invested in an index, which caps growth potential in exchange for protecting your principal.	Heavily influenced by the annuity's terms and associated index performance.	YES	YES	NO
<b>INDEXED VARIABLE ANNUITIES</b> can give more growth if you can handle moderate levels of risk.	More room for upside than a Fixed Indexed annuity.	Depends on the annuity's terms and associated index performance.	YES	SOME	NO

1. Each annuity feature may incur additional cost