

# 6 Reasons why annuities offer a reliable and structured way to secure income during retirement:

## 1. Guaranteed Income

Annuities provide a steady stream of income, often for life, which helps retirees manage their expenses and maintain financial stability.

## 2. Tax-Deferred Growth

Earnings within an annuity grow tax-deferred, allowing your investment to compound over time without immediate tax implications.

## 3. Protection Against Market Volatility

Fixed and indexed annuities offer protection from market downturns, ensuring that your retirement income remains unaffected by economic fluctuations.

## 4. Customizable Options

Annuities come in various forms—fixed, variable, indexed, and immediate—allowing retirees to choose a product that aligns with their financial goals and risk tolerance.

## 5. Legacy Planning

Some annuities include death benefits or options to pass remaining funds to beneficiaries, supporting estate planning efforts.

## 6. Longevity Risk Mitigation

By providing income for life, annuities help mitigate the risk of outliving your savings, offering peace of mind throughout retirement.

While annuities may not be suitable for everyone, they can play a valuable role in a diversified retirement strategy when chosen carefully and aligned with individual needs.

Annuity Type	Description	Best For
Fixed	Stable payments, guaranteed interest	Security & essential expenses
Variable	Market-based returns	Growth potential, inflation hedge
Indexed	Tied to market index, with protection	Balanced growth & safety
Immediate	Payments start right away	Immediate income needs
Deferred	Payments begin later	Future income planning