

Title:

A Structured Settlement Annuity: Comparatively Speaking

Word Count:

480

Summary:

So you think you can do better investing the lump sum payment yourself rather than relying on

Keywords:

structured settlements, structured settlement annuities, annuity, structured settlement

Article Body:

In earlier articles, we've seen the benefits of structured settlement annuities over lump sum

With that in mind, let's take a look how a structured settlement annuity compares with one of

First, let's look at who issues the annuity and the mutual fund.

A structured settlement annuity is issued by a life insurance company. An equity mutual fund

Next, let's look at the long term capabilities of each to provide a lifetime income.

An annuity payment plan is created up front and is a predictable and dependable source of income

What about guaranteeing the payouts?

An annuity is guaranteed by the issuer of the annuity based on the terms of the structured settlement

What about costs?

The annuity has no cost associated with it. A mutual fund can be subject to a number of fees, including

What about keeping up with inflation?

A structured settlement annuity can have a cost of living adjustment incorporated into the annuity

But what about the dreaded T-word....Taxes??

A structured settlement annuity is tax free as long as the money received is the result of personal

What about flexibility?

A structured settlement annuity payment amount and schedule may not be altered at any time. C

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