

Title:
Annuities

Word Count:
904

Summary:
Those with fixed incomes or living on their retirement savings are often looking for a safe, l

Keywords:
annuities

Article Body:
Those with fixed incomes or living on their retirement savings are often looking for a safe, l

There are a number of insurance guarantees that come with annuities, including the option to "

The FDIC does not insure annuities, even if they are sold through a bank. The safety of your p

Fixed-rate annuities

With a fixed-rate annuity, you pay the insurance company a certain amount of money. The insura

There are often higher interest rates on annuities than on CDs. But fixed-rate doesn't mean th

There may be penalties charged if you withdraw money during the penalty period. You may have t

Annuities have tax-deferred features, so if you withdraw money before the age of 59 ½, you may

Variable annuities

Variable annuities offer investors unique features, but they are quite complicated. They combi

Variable annuities have tax-deferred benefits, and they have income guarantees that you don't

Let's look at how this works. You invest \$100,000 in a variable annuity. In a few years, the v

Taxes are imposed in the same manner as for fixed-rate annuities. The earnings are taxed as or

There are instances when variables are a good fit. If you've already reached the limit on your

CD-type annuities

A CD annuity is a fixed-rate annuity with a guaranteed rate that matches the penalty period. F

Insurance companies developed CD annuities to help prevent insurers from making empty promises

There are usually higher interest rates offered on CD annuities than on traditional CDs. The i

The surrender charges for a CD-type annuity are similar to those of fixed-rate annuities. Ther

This is a demo version of txt2pdf v.10.1
Developed by SANFACE Software <http://www.sanface.com/>
Available at <http://www.sanface.com/txt2pdf.html>