

Title:

Annuities for Retirees: What to Consider Before You Invest

Word Count:

718

Summary:

Investments called annuities are similar to traditional Individual Retirement Accounts and emp

Keywords:

annuity, annuities, sales, representative, sales representative, investment, payments, securit

Article Body:

Annuities can be purchased directly from an insurance company or from other financial institut

There are different types of annuities. A "fixed annuity" provides a fixed payment, often mont

If the income payments are deferred to some later date, the annuity is typically described as

On the plus side, annuities provide another investment option if you've reached your contribut

Know the key features and costs of the product and make sure they fit your needs. Read the lit

"A sales representative who talks to you about purchasing an annuity is required by federal la

Experts generally say that annuities with guaranteed principal and income are more suitable fo

Also, before you sign a contract, make sure you understand the cost of getting your money back

Deal only with a competent, reputable sales representative. Most annuity sales representatives

Work with a sales representative licensed by your state government's insurance regulator. If t

"Annuities are generally sold on a commission basis, so it's important to find a sales represe

Proceed carefully before replacing an existing annuity with a new one. A sales representative

What if, soon after purchasing an annuity, you have "buyer's remorse" or find another annuity

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