

# Making an Informed Choice for Your Retirement

## Why consider an Annuity over a CD?

In today's low interest rate environment, many consumers are investing in CD's to reduce their exposure to risk. Did you know fixed annuities can offer you peace of mind, more protection and higher net returns?



### Let's look at some of the key differences between a CD and a Fixed Annuity

	Certificate of Deposit	Fixed Annuity
Protection of Principal	✓	✓
Guaranteed Growth	✓	✓
Tax-Deferred Growth		✓
Probate Avoidance		✓
Exempt from Creditors (most states)		✓
Flexible withdrawal options		✓
Lifetime Income Options		✓
<b>3- Year Rates*</b>	<b>1.15%</b>	<b>2.40%</b>
<b>5- Year Rates*</b>	<b>1.50%</b>	<b>2.90%</b>

\*Rates as of 10/2020

If you deposited **\$100,000** into a . . .

5-Year CD, your net return is **\$105,796** after 5 years.

*Interest is taxed in the year earned, you would incur \$1,932 in income taxes over 5 years (25% tax bracket).*

5-Year Fixed Annuity, your money would grow to **\$115,366** after 5 years.

*Income taxes are deferred until you make withdrawals or start taking regular distributions.*

The Difference = **\$9,569**