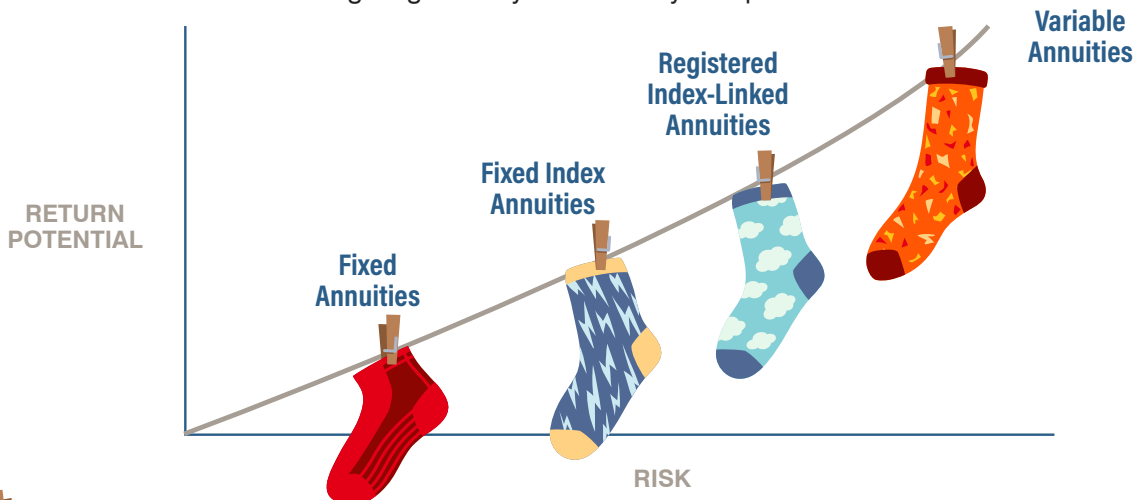


# Annuity Matchmaking

## Finding a fit for your specific financial needs

Preparing for a secure retirement is complicated, particularly as Americans face a growing number of planning risks. Paramount among them are longevity risk and the risk of outliving one's assets. To help combat these challenges, an annuity can provide predictable income you can't outlive. But which annuity is right for you?

Factors to consider include your comfort level with risk and whether you prefer a safety-first or maximum-return approach, among others. Consider the following diagram as you evaluate your options.



**Fixed Annuities:** A fixed annuity is an insurance contract that provides a guaranteed interest rate credited over a specified period of time.

**Match:** A fixed annuity may be right for you if you're looking for growth without market risk.

**Fixed Index Annuities:** A fixed index annuity (FIA) is an insurance contract that allows you to earn interest credits based on the performance of one or more underlying market index(es). Because you are not actually investing in the markets, your principal and any interest credited are protected from loss.

**Match:** A fixed index annuity may be right for you if you're looking for a balance of growth potential and protection.



**Registered Index-Linked Annuities:** A registered index-linked annuity (RILA) is an insurance contract that allows you to partially protect your money from market downturns while earning interest based in part on the performance of an underlying index or indexes.

**Match:** A registered index-linked annuity may be right for you if you're interested in more growth potential than a fixed index annuity but less potential return and less risk than a variable annuity.

**Variable Annuities:** A variable annuity allows you to invest your money in a wide array of subaccounts, which may include stocks, bonds, money market accounts, mutual funds and other investments.

**Match:** A variable annuity may be right for you if you are willing to take on more risk in return for greater accumulation potential.



Wondering how an annuity might fit in your long-term financial plans? Contact a licensed insurance professional for help evaluating annuity solutions and recommending a great match for your unique circumstances.

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