Achieving financial security so that you're able to live comfortably during retirement depends on how well you plan and save while working, and how effectively you conserve your assets during retirement. It's a great way to make sure you'll be taken care of financially.

Besides taking care of yourself financially, annuities are worth looking into as a means of protection from creditors, an investment option, a benefit to your heirs, a tax deferral, and tax-free transfers among investment options.

An annuity is an agreement between you and the issuer under which the insurance company pays you money for a stipulated period, often for life.

Although the idea of an annuity is simple, it's also a very old concept, which has resulted in many variables and categories. Some types can be classified in more than one category. The different types are:

Fixed. Fixed guarantees a minimum interest rate while your annuity accumulates and also

guarantees equal check amounts when you withdraw from the annuity.

Deferred or Immediate. If you want to save for a long-term goal (i.e., retirement) and have no immediate need for the money, you should consider a Deferred Annuity but remember if you choose deferred, there are penalties and fees for early withdrawal. If you've reached retirement or are nearly there, you may want to go with an Immediate Annuity, which guarantees a steady income for the rest of your life, or for a pre-determined time period.

Ask us about other types of annuities, such as:

- Fixed Period, Fixed Amount, or Lifetime
- Qualified or Non-Qualified
- Single or Flexible Premium

There are also annuities that can allow you to participate in some of the gains of the stock market while never having to participate in any of the stock market's losses. Many of our customers have found this to be a great way to build their retirement nest egg without experiencing the gyrations of the stock markets along the way.

Call us, toll free at 877-687-7557 today about Annuities. Our experienced agents are here to take as much time as you need to understand exactly how annuities might be a tool that can help you solve many of your planning needs.