

\$ T R E T C H

\$ A V E & \$ P E N D



COMPARISON OF ANNUITIES WITH OTHER INVESTMENTS

Features	Annuity	CD	Money Market	Muni Bond	Corp Bond	Equity Mutual Fund
Free from principal/market risk and price fluctuations.	X	X				
Interest earnings are free from current taxation	X			X		
Interest earnings are reinvested automatically with no current income taxation	X					
Tax liability on Social Security income is eliminated by deferred accumulation	X					
Able to make small additional investments	X		X			X
Penalty free withdrawals	X		X	X	X	X
SYSTEMATIC WITHDRAWALS <ul style="list-style-type: none"> ■ Monthly, Quarterly, Semi-Annual or Annual ■ Payment of Earned Interest ■ Payment of Fixed Dollar Amount ■ Payment of Fixed Percentage 	X	X				X
MEDICAL BAILOUT <ul style="list-style-type: none"> ■ Nursing care rider allows 100% ■ Penalty Free Withdrawal ■ Fatal illness rider allows 75%/100% ■ Penalty Free Withdrawal 	X					
Guaranteed lifetime income with tax advantages	X					
Automatically avoids the expense and delay of probate	X					
TOTALS	10	2	2	2	1	3