

# ANNUITIES

## TWO GOALS, FIVE STRATEGIES

Annuities are no new phenomenon. In fact, they can be traced to Roman times and have been available in the U.S. since 1812. But despite their storied history, annuities have surged in popularity in recent years – and for good reason. An annuity, which is a contract between you and an insurance company, can address a broad range of financial needs, from helping grow your assets to protecting your retirement. However, like most investments, annuities aren't one-size-fits-all. That's why it's essential to establish the specific goals you want to achieve through your annuity, and then select the strategies best fit for your needs.

If you're not sure where to begin, follow the chart below to explore how annuities could enhance your financial plan.

### Do you want to:

#### Pursue growth or income?



If yes, what is your primary goal?



Principal Protection  
(Conservative)

↓  
Fixed Annuity  
Fixed Index Annuity



Potential Upside  
(Moderate Aggressive/Aggressive)

↓  
Structured Annuity  
Variable Annuity

#### Protect your financial plan?



If yes, what are you most concerned with?



Guaranteed  
Lifetime  
Income

Income Now? →

- Annuity with Guaranteed Lifetime Withdrawal Benefit Rider
- Annuitizing a Single Premium Immediate Annuity

Income Later? →

- Annuity with Guaranteed Lifetime Withdrawal Benefit Rider
- Annuitizing a Deferred Income Annuity



Long-Term  
Care (LTC)

Insurable? →

- LTC Insurance
- Asset-Based LTC
- Life Insurance with LTC Rider

Uninsurable? →

Annuity with Enhanced Income Rider



Legacy  
Planning

Insurable? →

Life Insurance

Uninsurable? →

Annuity with Enhanced Death Benefit

### On the rise

Low interest rates, a steady decline in traditional pension plans and an aging population – with 10,000 Americans turning 65 every day – are a few reasons annuities have surged in popularity.



Sources: ssa.gov; theguardian.com

**Let's talk about what annuity strategies could do for you.  
Reach out today.**

## RAYMOND JAMES

Annuities and long-term care (LTC) or asset-based LTC insurance products (collectively, LTC) may not be suitable for all investors. If you decide to take your money out early, you may face early withdrawal fees, called surrender charges. Plus, if you're not yet 59 1/2, you may also have to pay an additional 10% federal tax penalty on top of any gains being taxed as ordinary income. All guarantees for both annuity and LTC products are based on the claims-paying ability of the issuing company and are not FDIC insured.

In addition to the above, investors should consider the investment objectives, risks and charges and expenses of all annuities or LTC products carefully before investing, and should consult a financial professional about the considerations for each. Annuity and LTC policies have exclusions and/or limitations. Specific to LTC insurance, the cost and availability may depend on age, health and the type and amount of insurance purchased.

All deferred annuities (fixed, fixed index, structured or variable annuities) are long-term investment alternatives designed for retirement purposes. While fixed and fixed index annuities protect the principal investment, an investment in a structured or variable annuity involves investment risk, including possible loss of principal. These contracts, when redeemed, may be worth more or less than the total amount invested, and past performance is no guarantee of future results. Review the prospectus for these annuities carefully before investing. All annuities may also include riders. A rider is a provision of the annuity with additional costs, potential benefits and features, but it is not the annuity itself. Before evaluating the benefits of a rider, carefully examine the annuity to which it is attached.

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