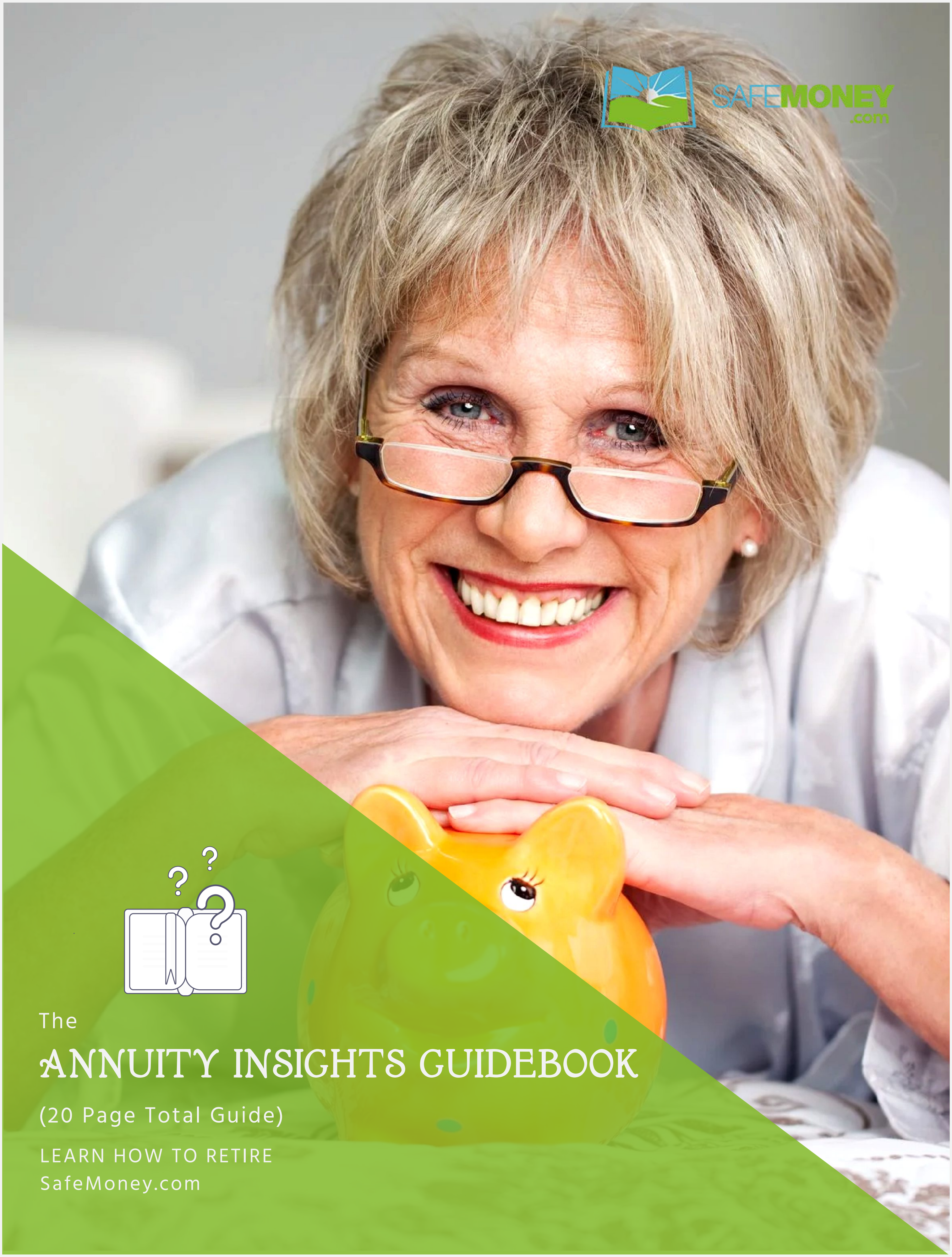

The

ANNUITY INSIGHTS GUIDEBOOK

(20 Page Total Guide)

LEARN HOW TO RETIRE

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FORWARD

Welcome to the 2025 Edition of the Annuity Insights Guidebook!

Thank you for selecting this guide as a trusted resource in your retirement planning journey. At SafeMoney.com, we understand the importance of financial security, especially in an ever-changing economic landscape. This guide has been thoughtfully crafted to provide you with up-to-date, practical insights into annuities and their role in achieving a stable retirement.

In 2025, retirees face unique challenges such as rising healthcare costs, increased life expectancy, and volatile market conditions. Annuities remain a valuable tool for managing these uncertainties. With features like guaranteed lifetime income and tax-deferred growth, they can offer a strong foundation for financial peace of mind.

This guide is designed to be both comprehensive and easy to navigate. You don't have to read it cover-to-cover—use it as a reference to explore the topics most relevant to you. And remember, financial products like annuities should always be tailored to your individual goals and circumstances. For personalized advice, consult a knowledgeable and independent annuity specialist.

If you need help at any time, visit SafeMoney.com or call us at 877.476.9723. We're here to support you every step of the way.

DISCLAIMER

This guidebook is intended for educational and informational purposes only. It does not constitute financial, legal, tax, or investment advice. The content is general in nature and should not be considered a personalized recommendation or an endorsement of any specific financial product, annuity type, or investment strategy.

The information contained in this guidebook is based on current market trends, research, and legislation as of 2025. Financial markets, regulations, and product features are subject to change, and the accuracy of this information cannot be guaranteed. Readers should verify all information with up-to-date resources and consult with a licensed financial advisor, tax professional, or attorney for advice tailored to their specific circumstances.

Certain examples and illustrations provided in this guidebook are hypothetical and for explanatory purposes only. These examples do not reflect actual annuity products, future performance, or contractual guarantees. They should not be used as a basis for financial decisions without professional guidance.

Annuities and their associated features, benefits, and guarantees are contingent on the financial strength and claims-paying ability of the issuing insurance company. Product availability, terms, and features vary by state and may not be suitable for all individuals. No specific outcome or performance is assured, and past performance is not indicative of future results. Readers are encouraged to carefully review annuity contracts and consult with a qualified advisor before making any purchase decisions.

This guidebook uses data, research, and studies from credible sources as of the publication date. While efforts have been made to ensure compliance with source accuracy and integrity, SafeMoney.com and its advisor members assume no liability for any errors or omissions. Readers are encouraged to perform their own due diligence regarding all referenced information.

For further clarification or assistance, please contact SafeMoney.com at 877.476.9723 or visit SafeMoney.com.

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INTRODUCTION

Is an Annuity Right for You?

As you plan for retirement, you may wonder whether an annuity is the right choice for your financial portfolio. The answer depends on your specific goals, circumstances, and preferences. Annuities are versatile tools that can help you:

- Secure predictable income for life.
- Protect assets from market fluctuations.
- Grow your wealth through tax-advantaged strategies.
- Plan for a longer retirement, as people today often live well into their 80s and 90s.

The 2025 Landscape

Today's retirees face several pressing concerns:

- Inflation remains a challenge, eroding purchasing power.
- Market volatility impacts traditional investments like stocks and bonds.
- Healthcare costs continue to rise, requiring careful financial planning.
- Social Security benefits may not cover all your expenses.

Given these factors, a well-structured annuity can help bridge income gaps and provide financial stability. However, not all annuities are created equal. This guide will walk you through the types of annuities available, their benefits, and how to choose the right product for your needs.

A Practical Guide

This updated guide is designed to demystify annuities. We'll explore topics like:

- How annuities work.
- Types of annuities and their features.

- Strategies for maximizing annuity benefits.
- Common misconceptions and how to avoid pitfalls.

By the end of this guide, you'll have a clearer understanding of how annuities can fit into your retirement strategy. For personalized recommendations, reach out to a trusted financial advisor or visit SafeMoney.com.

All the best in your journey to a secure retirement,
Brent Meyer
Founder, SafeMoney.com

SHOULD AN ANNUITY BE PART OF YOUR PORTFOLIO?

Annuities can play an essential role in a well-rounded retirement strategy, but they are not one-size-fits-all solutions. To determine if an annuity is right for you, it's important to evaluate your financial goals, risk tolerance, and income needs.

Benefits of Annuities
Many people are drawn to annuities for their unique features, including:

- **Guaranteed Income**: Annuities can provide a steady stream of income for a set period or for life, ensuring financial stability even in uncertain times.
- **Market Risk Protection**: Fixed and fixed index annuities safeguard your principal from stock market downturns.
- **Tax-Deferred Growth**: Your contributions grow tax-deferred, meaning you won't pay taxes until you start taking withdrawals.
- **Legacy Planning**: Certain annuities allow you to pass on financial benefits to loved ones, offering peace of mind for the future.

Addressing Common Misconceptions
There are some widespread myths about annuities that deserve clarification:

- **"Annuities may have high fees."**
  Not all annuities are expensive. While variable annuities often carry higher costs due to their investment component, fixed annuities and some fixed index annuities are relatively low to no-cost options.
- **"When I die, the insurance company keeps my money."**
  This only happens with specific payout options, such as life-only annuitization. Most annuities allow you to designate beneficiaries to receive any remaining funds.

Evaluating Your Goals
Ask yourself: What do you want your money to achieve? Some common reasons to consider annuities include:

- Supplementing income from Social Security or pensions.
- Protecting against outliving your savings.
- Managing taxes on retirement funds.
- Leaving a legacy for heirs.

While annuities offer valuable benefits, they should be tailored to your individual needs. A knowledgeable financial professional can help you determine whether an annuity aligns with your overall retirement strategy.

WILL YOU HAVE THE INCOME YOU NEED FOR RETIREMENT?

Retirement is a time for relaxation and pursuing your passions—but achieving this requires careful planning. A primary concern for many retirees is whether they will have enough income to maintain their desired lifestyle.

The Growing Need for Reliable Income
As of 2025, over 1.5 million people retire in the U.S. every year, adding up to a projected 82 million retirees by 2040. Rising costs for healthcare, housing, and daily living make it critical to have a dependable income source.

The Risks of an Income Shortfall
If you don't have sufficient income in retirement, you may need to:

- Reduce your standard of living.
- Delay retirement or return to work.
- Dip into savings faster than planned, risking depletion.

How Annuities Can Help
Annuities address these concerns by offering guaranteed income, which can be customized to meet your needs:

- **Immediate Annuities**: Provide income starting within one year, ideal for those needing funds right away.
- **Deferred Annuities**: Grow your money over time, with income payments starting later, offering a strategy for long-term financial planning.

By including annuities in your retirement portfolio, you can help ensure your income needs are met, regardless of market fluctuations or unexpected expenses.

WHAT IS AN ANNUITY?

An annuity is a contract between you and an insurance company designed to meet financial goals such as securing income for retirement or protecting against outliving your savings. In exchange for your premium payments, the insurer provides guaranteed benefits outlined in the contract.

How Annuities Work
The fundamental idea behind an annuity is simple:

1. You pay premiums to the insurance company, either as a lump sum or through periodic payments.
2. In return, the insurance company offers benefits like guaranteed income, growth potential, or tax advantages, depending on the annuity type.

Annuities come in two main phases:

- **Accumulation Phase**: During this period, your contributions grow based on the terms of your contract (e.g., a fixed interest rate or market-linked performance).
- **Payout Phase**: At a designated time, you begin receiving income payments, which can be structured to last for a specific term or for your lifetime.

The Key Players in an Annuity
Understanding the roles involved helps clarify how annuities function:

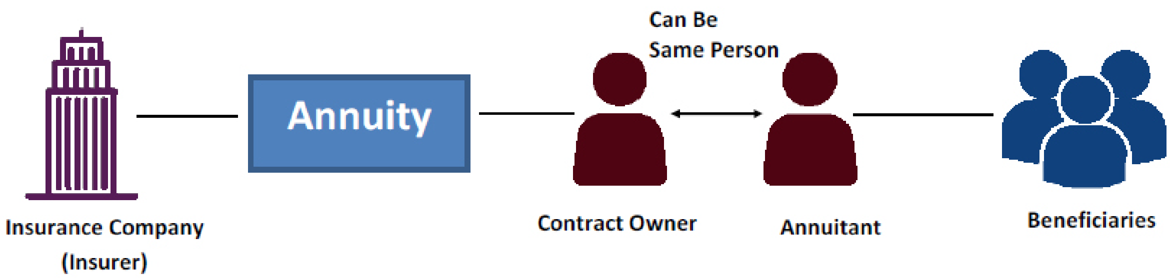
- **Insurance Company**: The issuer responsible for fulfilling the terms of the contract, including guarantees.
- **Contract Owner**: The individual or entity who owns the annuity and makes the decisions (e.g., contribution amounts, income options).
- **Annuitant**: The person whose life expectancy determines the income payments. Often, the annuitant is also the contract owner.
- **Beneficiary**: The individual(s) who receive any remaining benefits when the annuitant or owner passes away.

Why Consider an Annuity?
People purchase annuities for various reasons, including:

- Creating a dependable income stream in retirement.
- Protecting assets from market downturns.
- Benefiting from tax-deferred growth.
- Planning for longevity by ensuring they don’t outlive their money.
- Leaving a financial legacy for loved ones.

WHO’S WHO IN AN ANNUITY?

To understand how an annuity works, it's helpful to break down its structure:



- **The Insurance Company**:
  The insurer manages your premiums and guarantees the benefits outlined in the contract. These guarantees rely on the insurer's financial strength and claims-paying ability.

- **The Contract Owner**:
  This is the decision-maker who controls the annuity. They decide on the contributions, income options, and beneficiaries.

- **The Annuitant**:
  The individual whose life expectancy is used to calculate payments. In many cases, the contract owner and the annuitant are the same person.

- **The Beneficiary**:
  This is the person (or people) designated to receive any remaining benefits if the annuitant passes away. Naming beneficiaries ensures the annuity's value bypasses probate and goes directly to loved ones.

Example Scenario:
Jane purchases a fixed annuity and names her spouse, John, as the beneficiary. Jane contributes $200,000. During her lifetime, she receives guaranteed monthly income. If she passes away before the contract is fully paid out, John receives the remaining funds.

HOW DO ANNUITIES WORK?

Annuities are designed to help you achieve long-term financial security. They work by shifting certain risks, like longevity and market volatility, from you to the insurance company.

How Premiums Are Used

When you pay into an annuity, the insurance company invests your money based on the contract type. Depending on the annuity, this could mean:

- A fixed interest rate for stable growth.
- Exposure to an index for moderate growth potential.
- Investment in subaccounts for higher risk and potential reward.

Income Payment Options
At the payout phase, you can choose how to receive your income:

1. **Life-Only Payments**: Guaranteed income for as long as you live, but with no remaining balance for heirs.
2. **Period Certain Payments**: Income for a set number of years, with any remaining balance passed to beneficiaries if you pass away.
3. **Joint and Survivor Payments**: Income continues for the lifetime of both you and a secondary annuitant, such as a spouse.

Flexibility in Features
Modern annuities often come with customizable features:

- **Income Riders**: Guarantee lifetime income without requiring annuitization.
- **Death Benefit Riders**: Ensure beneficiaries receive a payout after your death.
- **Enhanced Benefits**: Provide additional funds for specific situations, like long-term care needs.

WHY DO PEOPLE BUY ANNUITIES?

Annuities offer unique benefits that address common retirement challenges. Here's why many individuals incorporate them into their financial strategies:

1. Guaranteed Income
Annuities provide a steady income stream, often for life. This is particularly valuable for retirees concerned about outliving their savings, a risk known as **longevity risk**.

2. Market Protection
Fixed and fixed index annuities shield your money from market downturns. They provide peace of mind for conservative investors who prioritize stability.

3. Tax-Deferred Growth
Your contributions grow on a tax-deferred basis, meaning you don't pay taxes on earnings until you start taking withdrawals. This can maximize your long-term growth potential.

4. Financial Security for Loved Ones
Annuities with death benefit riders ensure that your beneficiaries receive a payout if you pass away. This can help protect your legacy.

5. Supplemental Retirement Income
Annuities can complement income from Social Security, pensions, and other savings like 401(k) plans, creating a well-rounded retirement strategy.

6. Addressing Rising Longevity Trends
With life expectancy increasing, annuities help manage the challenge of funding a longer retirement. According to recent data, the number of Americans living past 100 has risen by 40% over the past two decades.

7. Stability in a Volatile Market
Market fluctuations can jeopardize retirement plans. Annuities provide a conservative, low-risk alternative to stocks and mutual funds, ensuring consistent returns or income.

FIVE TYPES OF ANNUITIES

Annuities are not a one-size-fits-all solution. They come in various types, each designed to address specific financial goals. Here's an overview:

Type of Annuity	Best For	Growth Potential	Liquidity	Risk
Immediate Annuities	Retirees needing immediate income.	None (fixed payments only).	Low (principal inaccessible).	None (guaranteed income).
Fixed Annuities	Conservative savers seeking stability.	Fixed interest rate (e.g., 3-5%).	Moderate (penalty-free withdrawals).	None (principal protected).
Variable Annuities	Risk-tolerant investors seeking growth.	High (market-based returns).	Moderate (may have surrender charges).	High (market-dependent).
Fixed Index Annuities	Moderate risk-takers seeking balanced growth.	Moderate (linked to index performance).	Moderate (some restrictions).	Low (no market losses).
Multi-Year Guarantee Annuities	Those seeking stable, CD-like growth.	Fixed interest rate (e.g., 2-4%).	Moderate (limited during term).	None (fixed guarantee).

1. Immediate Annuities

- **How It Works**: You pay a lump sum upfront and begin receiving income almost immediately, typically within one year.
- **Best For**: Retirees needing immediate income.
- **Key Features**: Guaranteed income for life or a set period. However, you relinquish access to your principal.

2. Fixed Annuities

- **How It Works**: Your money grows at a fixed interest rate, offering steady, predictable returns.
- **Best For**: Individuals seeking stable growth without market risk.
- **Key Features**: No annual fees, predictable income, and tax-deferred growth.

3. Variable Annuities

- **How It Works**: Contributions are invested in market-based subaccounts, such as mutual funds. Your returns vary based on market performance.
- **Best For**: Investors willing to accept higher risk for greater potential rewards.
- **Key Features**: Growth potential tied to the market, but with higher fees and greater risk.

4. Fixed Index Annuities

- **How It Works**: Returns are linked to the performance of a stock market index, such as the S&P 500®, while offering downside protection.
- **Best For**: Those seeking moderate growth with protection against losses.
- **Key Features**: Combines growth potential with safety. Limits gains through caps and participation rates.

5. Multi-Year Guarantee Annuities (MYGAs)

- **How It Works**: Offers a guaranteed interest rate for a set term, typically 3-10 years.
- **Best For**: Investors seeking CD-like stability but with tax-deferred growth.
- **Key Features**: Lump sum investment, predictable growth, and penalty-free withdrawal options.

IMMEDIATE ANNUITIES

Overview
Immediate annuities, also known as Single Premium Immediate Annuities (SPIAs), are ideal for retirees who need income right away. You pay a one-time premium, and the insurer begins regular payments within a year.

Key Benefits

- **Quick Income Start**: Great for meeting immediate financial needs.
- **Guaranteed Payments**: Income is assured for life or a specified period, regardless of market conditions.
- **Simplicity**: No ongoing investment decisions are required.

Drawbacks

- **Limited Liquidity**: Once you invest, you typically cannot access the full principal.
- **Payout Rates Vary**: Payments depend on factors like age, gender, and the insurer's actuarial calculations.

Strategies for Maximizing Benefits

- Combine with other annuities or retirement vehicles for a balanced income strategy.
- Use required minimum distributions (RMDs) from retirement accounts to fund an immediate annuity, reducing tax impacts while securing income.

FIXED ANNUITIES

Overview
Fixed annuities are long-term contracts offering a guaranteed interest rate for a specific period, providing a stable and predictable way to grow your money without exposure to market risk.

Key Benefits

- **Stable Growth**: Offers a fixed interest rate, often higher than what traditional savings accounts or CDs provide.
- **Tax-Deferred Growth**: Your earnings grow tax-deferred until you begin withdrawals.
- **Predictable Income**: When you decide to take income, payments can be structured for a set term or for life.

Drawbacks

- **Limited Growth Potential**: Returns are capped at the fixed interest rate, which may not keep pace with inflation over the long term.
- **Liquidity Restrictions**: Early withdrawals may incur surrender charges and tax penalties.

Features to Consider

- **Initial Rate Guarantee**: Most contracts lock in an interest rate for a term, often 3-10 years.
- **Penalty-Free Withdrawals**: Some contracts allow annual withdrawals of up to 10% without penalties after the first year.
- **Renewal Rates**: After the initial guarantee period, a new rate will apply.

Example Scenario
Jane invests $100,000 in a 5-year fixed annuity with a 3.5% annual interest rate. At the end of the term, her account has grown to $118,000 due to the tax-deferred compounding of interest.

VARIABLE ANNUITIES

Overview
Variable annuities offer the potential for higher returns by allowing you to invest in subaccounts tied to stocks, bonds, or mutual funds. However, these returns are subject to market risk.

Key Benefits

- **Growth Potential**: Earnings are linked to market performance, allowing for higher returns in a rising market.
- **Income Options**: Can provide lifetime income through annuitization or income riders.
- **Tax Deferral**: Earnings are tax-deferred, enhancing growth potential over time.

Drawbacks

- **High Fees**: Expenses can range from 2-8% annually, including administrative fees, investment management fees, and optional riders.
- **Market Risk**: Principal and earnings can fluctuate with market performance, potentially resulting in losses.
- **Complexity**: These products often come with multiple features and options that can be difficult to understand.

Features to Consider

- **Riders for Protection**: Adding features like guaranteed lifetime withdrawal benefits (GLWBs) can provide income protection.
- **Subaccount Options**: Choose from a range of investment options based on your risk tolerance and goals.

Example Scenario
John invests $250,000 in a variable annuity with access to equity and bond subaccounts. Over 10 years, his investment grows to $350,000, but during a market downturn, it drops to $320,000. While the potential for growth is higher, so is the risk of loss.

FIXED INDEX ANNUITIES BENEFIT ANALYSIS TABLE: Fixed Index Annuity Features

Feature	Description	Why It Matters
Cap Rate (8%)	The maximum interest credited is 8% annually, even if the index gains exceed this percentage.	Provides strong growth potential while protecting against market losses.
Participation Rate (100%)	You receive 100% of the index gains, up to the cap.	Ensures you fully benefit from positive index performance up to the cap.
Floor (0%)	Ensures no loss of principal if the index has a negative year.	Protects your money from market downturns.
Tax-Deferred Growth	Earnings grow without being taxed until withdrawal.	Maximizes compounding and growth potential over time.
Guaranteed Principal	Your initial premium is protected, regardless of market conditions.	Offers peace of mind for conservative investors.

Example Scenario with 100% Participation Rate and 8% Cap

- **Index: S&P 500®**
- **Initial Premium: $100,000**
- **Annual Index Returns:**

Year	Index Gain	Cap Applied	Interest Credited	Account Value
1	10%	8% (Cap)	8%	$108,000
2	5%	5%	5%	$113,400
3	-6%	0% (Floor)	0%	$113,400
4	12%	8% (Cap)	8%	$122,472
5	7%	7%	7%	$131,045

Outcome: After five years with the 8% cap and 100% participation rate, the account grows to $131,045, benefiting from upside index performance while protecting against losses in negative years.

Overview
Fixed index annuities (FIAs) combine the safety of fixed annuities with the growth potential of market-linked returns. While your principal is protected from losses, returns are tied to an index like the S&P 500®.

Key Benefits

- **Market-Linked Growth**: Earn interest based on positive changes in an index, up to a cap.
- **Principal Protection**: Your initial investment is shielded from market downturns.
- **Tax-Deferred Growth**: Like other annuities, earnings grow tax-deferred.

Drawbacks

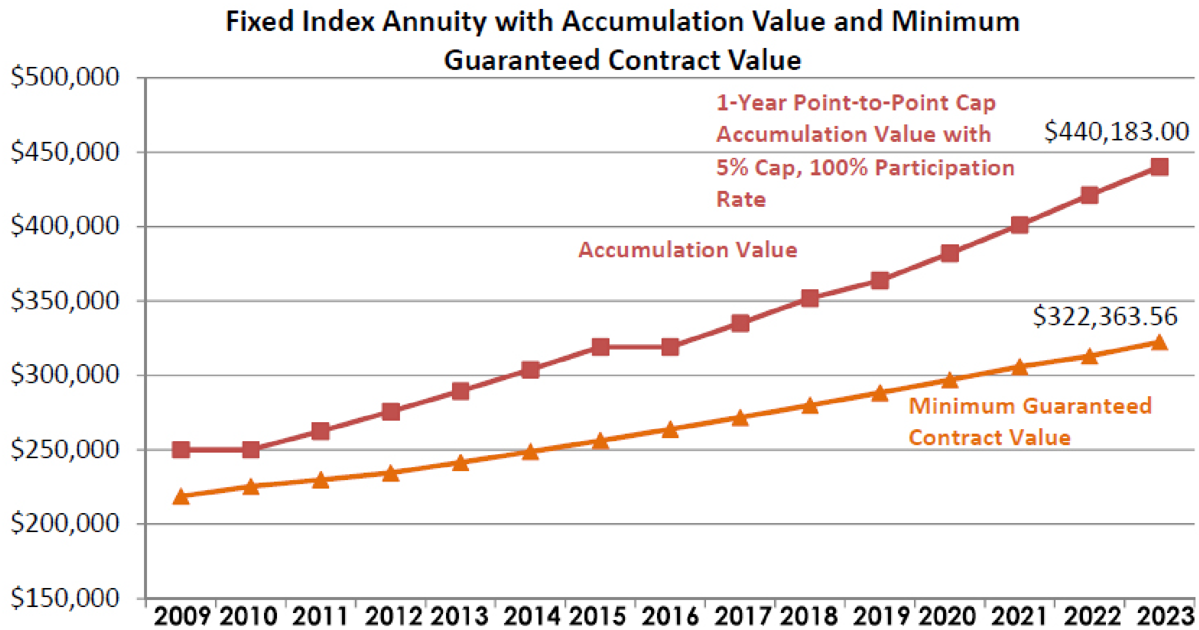
- **Capped Gains**: Returns are limited by features such as caps, participation rates, and spreads.
- **Complex Terms**: Understanding how interest is credited can be challenging.

Features to Consider

- **Caps**: The maximum percentage of index growth credited to your account.
- **Participation Rates**: The percentage of index gains applied to your annuity.
- **Floor**: Guarantees you won't lose money, even if the index has a negative year.

Example Scenario
Lisa invests $200,000 in an FIA tied to the S&P 500®, with a 5% cap and 100% participation rate. In a

year when the index rises by 8%, Lisa earns 5% on her account. If the index falls, her principal and previously credited interest remain intact.



Created by associates at SafeMoney.com. Assumes 10/1/09 start date and 10/1 anniversary dates. These are hypothetical concepts and comparison for illustrative purpose only. Historical performance of the S&P 500®Index should not be considered a representation of current or future performance of the Index or your annuity. Each example above assumes a $250,000 initial premium with no withdrawals and/or surrenders. All elements, including the Cap and Participation Rate, are

hypothetical purposes only. Please contact a SafeMoney.com financial professional for current Caps, Participation Rates, and other information.

MULTI-YEAR GUARANTEE ANNUITIES (MYGAs)

Overview

Multi-year guarantee annuities are often referred to as "fixed rate annuities" because they offer a guaranteed interest rate for a specified period, similar to a CD but with tax advantages.

Key Benefits

- **Guaranteed Rate**: Provides a fixed return for the contract's duration, often 3-10 years.
- **Tax-Deferred Growth**: Earnings grow tax-deferred, enhancing your long-term results.
- **CD Alternative**: Offers competitive rates compared to traditional CDs, with similar stability.

Drawbacks

- **Limited Liquidity**: Early withdrawals may result in penalties and surrender charges.
- **No Market Growth**: Unlike FIAs or variable annuities, MYGAs don't offer growth linked to market performance.

Example Scenario
Mark invests $150,000 in a 5-year MYGA at a 4% annual interest rate. At the end of five years, his account balance grows to $182,000 without market exposure.

OTHER ANNUITY NEED-TO-KNOWS

Annuities come with various options and classifications to fit individual needs. To make an informed decision, it's important to understand how annuities are structured and the terminology involved.

Immediate vs. Deferred Annuities

- **Immediate Annuities**: Begin paying income no later than one year after your premium payment. Ideal for those needing income right away.
- **Deferred Annuities**: Have a waiting period before income begins, allowing your money to grow during the accumulation phase. Suitable for long-term retirement planning.

Single-Premium vs. Flexible-Premium Contracts

- **Single-Premium Contracts**: Involve a one-time lump sum payment upfront.
- **Flexible-Premium Contracts**: Allow you to make contributions over time, either at your discretion or on a set schedule.

Income Payout Options

When it's time to receive income, you can choose from several payout structures:

1. **Life-Only**: Income lasts for your lifetime but ceases upon death.
2. **Period Certain**: Payments continue for a set term (e.g., 10 or 20 years), even if you pass away.
3. **Joint and Survivor**: Provides income for two individuals, often spouses, until both pass away.

Surrender Periods

Most annuities have surrender periods, a timeframe during which withdrawing funds may incur penalties. It's crucial to understand these terms:

- Surrender charges typically decrease over time, often starting at 7-10% and declining annually.
- Penalty-free withdrawals are often allowed for up to 10% of the contract value annually.

HOW SOLID ARE THOSE ANNUITY GUARANTEE CLAIMS?

Annuities are backed by the financial strength of the insurance company issuing the contract. This is why evaluating the insurer's stability is essential when selecting an annuity.

Company Ratings

Insurance companies are rated by independent agencies like A.M. Best, Moody's, and Standard & Poor's. These ratings assess their ability to meet financial obligations.

- **A+ to A-**: Excellent ability to pay claims.
- **B+ to B-**: Adequate, but could be vulnerable during tough financial times.
- **C and Below**: Weak financial position, with potential for default.

State Guaranty Associations

In the unlikely event of an insurer failing, state guaranty associations provide limited protection for annuity holders. Coverage varies by state but typically ranges from $100,000 to $500,000.

CUSTOMIZING YOUR ANNUITY STRATEGY

Every individual's retirement needs are unique. Annuities can be tailored to fit your goals, whether you seek lifetime income, tax-deferred growth, or a legacy for your heirs.

Combining Annuities with Other Investments

Annuities work well alongside other retirement vehicles like 401(k)s, IRAs, and taxable investment accounts. Diversifying your portfolio ensures a balance of growth potential, income stability, and liquidity.

Strategies to Maximize Income

1. **Laddering**: Purchase multiple annuities with staggered start dates or durations. This ensures flexibility and access to funds at different times.
2. **Income Riders**: Attach an income rider to guarantee lifetime withdrawals without full annuitization.
3. **Pairing with Immediate Annuities**: Use immediate annuities for essential expenses and other investments for discretionary spending.

Legacy Planning

If leaving a financial legacy is important, consider annuities with death benefit riders or pair them with life insurance policies. This approach allows for efficient wealth transfer to your heirs while meeting your retirement needs.

Lifetime Income from a Fixed Index Annuity with Rider

Scenario:

- Alice, age 65, invests $200,000 in a fixed index annuity with a lifetime income rider.
- The rider guarantees a 5% annual roll-up for income purposes.
- After 10 years, Alice begins receiving lifetime income.

Year	Income Base	Annual Income
2025	$200,000	$0 (Accumulation Phase)
2035	$325,000	$16,250 (5% Withdrawal Rate)

Outcome: Alice secures $16,250/year for life, regardless of market conditions.

CONCLUDING THOUGHTS

Retirement planning in 2025 requires a proactive approach to navigate rising costs, market volatility, and longer life expectancies. Annuities offer a reliable foundation for addressing these challenges, providing guaranteed income, tax-deferred growth, and peace of mind.

As you consider incorporating annuities into your retirement strategy, remember:

- Not all annuities are the same. Take the time to compare features, fees, and guarantees.
- Consult with an experienced financial advisor to ensure the annuity aligns with your goals and financial situation.

For more guidance, connect with an independent annuity specialist through SafeMoney.com or call 877.476.9723. Together, we can help secure your financial future.

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