RETIREMENT DECISION GUIDE

A strong retirement plan begins with protection, clarity, and predictable income. This guide explains how annuities can strengthen your retirement strategy without market risk or unnecessary complexity.

1. Why People Consider an Annuity

Market volatility, rising rates, and longevity risk make retirement planning challenging.

Annuities provide protection, predictable growth, and guaranteed income—helping safeguard your savings.

You may benefit from an annuity if you want:

- Protection from market losses

- Guaranteed growth or predictable income

- Stability without stock-market exposure

- A safer alternative to CDs, bonds, or savings

- Long-term principal preservation

2. Types of Annuities

Fixed Indexed Annuities (FIA)

- Zero market losses

- Index-linked growth without market risk

- Optional premium bonuses depending on the carrier

- Tax-deferred accumulation

Multi-Year Guaranteed Annuities (MYGA)

- Guaranteed interest for 2–10 years

- Simple, predictable growth

- No exposure to market risk

Lifetime Income Annuities

- Income for life you cannot outlive

- Optional survivor income for a spouse

- Creates a personal pension

3. Questions to Help You Decide

- Do you want protection from future market downturns?

- Do you need guaranteed income later in retirement?

- Do you have funds in savings, CDs, or an old IRA/401(k)?

- Do you want tax-deferred growth?

- Is your current income plan guaranteed—or uncertain?

4. Safe Transfer & Rollover Process

- Full review of your IRA, 401(k), or savings

- Comparison of options from reputable annuity carriers

- Clear explanation of guarantees and benefits

- All paperwork prepared and guided for you

- Transfers handled custodian-to-custodian (no taxes or penalties)

- You receive a written growth or income projection

5. Why Clients Choose Annuity World

- Clear, simple explanations

- Private, no-pressure consultations

- Access to highly rated carriers

- Retirement plans focused on safety and protection

- Personalized recommendations tailored to your goals

For more information, contact Annuity World at 800-983-7003