

8 Ways Your Annuity May Pay

- 1 Withdrawals.** You can access your contract value any time. Beginning immediately, up to 10% of the contract value is available annually without a withdrawal charge.
- 2 Annuitization.** Convert a lump sum into income guaranteed for your life, or your life and another person's.
- 3 Payout Options.** Immediate annuities offer payout options for specific amounts or periods; plus, increasing payout options may help address inflation over time¹
- 4 SEPPs.** Substantially Equal Periodic Payments taken at least annually for at least five years and to age 59½ are not subject to the 10% IRS penalty tax on withdrawals prior to 59½.
- 5 Combination Plans.** Pair two annuities — one generates immediate income, one pursues accumulation.
- 6 RMDs.** Required Minimum Distribution programs pay the amount traditional IRA owners and qualified plan participants must take yearly from accounts starting by age 70½.
- 7 Death Benefit.** Distributions upon death provide payouts and may extend tax-deferral benefits for a beneficiary's life.
- 8 Commutation.** Provides a lump sum from an immediate annuity for unforeseen life events while continuing reduced regular payouts.

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¹ IPO payments will initially be lower than under a payout option without the IPO. IPO payment amounts increase annually and will at some point, depending on the payout elected and the annuitant's longevity, exceed those received under an option without the IPO. If annuitant dies before life expectancy, payee may receive less total income under an IPO option than without one.

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An annuity is a long-term financial vehicle designed for retirement. An insurance company accepts premiums and provides future income or a lump-sum amount to the contract owner by contractual agreement. Withdrawals reduce contract benefits and values and may incur withdrawal charges.

An immediate annuity is permanent. An owner has no access to the premium, which converts to income payouts. A contract has no cash value, no death benefit and can't be surrendered. Terms such as the payout amounts, timing and rates cannot be changed, unless commutation elected. Payouts end at annuitant death unless certain period or installment refund option elected. Life contingent payout may be less or more than premium based on length of annuitant(s) life.

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No bank guarantee	Not a deposit	May lose value	Not FDIC/NCUA insured	Not insured by any federal government agency
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