

# Fixed Index ANNIUTY



## “BY USING A FIXED INCOME ANNUITY, YOU’RE EFFECTIVELY CREATING YOUR OWN PENSION”

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### WHAT IS IT?



A Fixed Income Annuity is a financial product designed to provide a steady and predictable stream of income to individuals during their retirement years. Here are three key points to understand about Fixed Income Annuities:



The predictability of payouts and insulation from market volatility make it a suitable option for those prioritizing a steady income stream throughout their retirement.

### WHY CHOOSE THIS?

A fixed annuity is an annuity contract ensuring a guaranteed return on contributions, whether made as a lump sum or over a specified period. The accumulation phase is when contributions are made, while the distribution phase involves withdrawals. During the distribution phase, recipients can opt for guaranteed payments over a set period or a lump sum.



### GUARANTEED INCOME

When an individual purchases a Fixed Income Annuity, they typically make a lump-sum payment or a series of payments to the annuity provider. In return, the annuity provider commits to providing regular payments to the annuitant, either for a specified period or for the rest of their life



### PREDICTABLE PAYOUTS

Fixed Income Annuities offer predictable and predetermined payouts. This stability can be particularly appealing to retirees seeking a reliable source of income to cover living expenses and ensure financial security in retirement.



### MARKET VOLATILITY PROTECTION

It shield annuitants from the ups and downs of the financial markets. The fixed nature of the payouts means that the annuity holder is not exposed to investment risks, making it a conservative option for those who prioritize stability and want to safeguard their retirement income against market fluctuations and economic uncertainties.



## CONTACT US



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