

9 Ways a Fixed Annuity Can Complement Your Goal for a *Confident, Comfortable Retirement*

You may already be saving for your financial future by contributing to your employer's 401(k) or 403(b) plan, IRAs or other savings vehicles to supplement retirement income sources like Social Security and a pension. A fixed annuity can complement your comprehensive approach, particularly since there is no annual contribution limit for an annuity.

What is a fixed annuity?

A fixed annuity is an insurance product designed to grow your money over time to provide for financial needs such as retirement. If you have sufficient liquid assets to cover living expenses and emergencies, then a fixed annuity might be a sound option for a portion of your portfolio.

Here are nine key features of a fixed annuity to consider.

- 1 Competitive, Current Rates:** Because annuities are designed to be held for the long term, they may offer higher interest rates than many other guaranteed-rate savings options. The rate is often guaranteed for a specified period of time.
- 2 Safety:** Buying a multi-year guaranteed fixed annuity and holding it for the entire guarantee period is a safe way to save, even more so than bonds, which can fall in price in a rising rate environment. The value of a fixed annuity is fully backed by the issuing insurance company.
- 3 Tax Deferral:** Annuities are tax deferred so you don't pay taxes on interest credited until you make a withdrawal, allowing more money to compound over time.
- 4 Withdrawal Flexibility:** Generally, after the first year, you can withdraw up to 10% of your contract value each year, free of surrender charges and market value adjustments, to put toward whatever retirement aspiration you want to fulfill.
- 5 Predictable Income:** You can annuitize your contract for a guaranteed stream of income for your lifetime, the longer of your or your spouse's lifetime, for a fixed payment amount, or for a specified period.
- 6 Emergency Access:** Many annuities allow withdrawals without surrender charges in the event of a terminal illness diagnosis or confinement to a nursing home or hospital for longer than 90 days (additional restrictions usually apply).
- 7 Principal Guarantee:** The issuing insurance companies guarantee principal for fixed annuities.
- 8 Death Benefit:** Contract value passes directly to beneficiaries without the delay of probate, providing your heirs access to your annuity's death benefit quickly and without additional expense.
- 9 Ease:** You can put your funds in an annuity for a specified number of years and earn a competitive rate for the guarantee period you choose. At the end of the guarantee period, you can continue to keep your funds in the annuity or switch to another product.

Your path *To and Through Retirement*[®] begins here.

Talk to your financial professional to learn more
or contact us at 800.888.2461.

In all states except New York, annuities are issued by Security Benefit Life Insurance Company.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company. Annuities are not FDIC or NCUA/NCUSIF insured; are not obligations or deposits of and are not guaranteed or underwritten by any bank, savings and loan or credit union or its affiliates; and are unrelated to and not a condition of the provision or term of any banking service or activity.



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