

# The Value of an Annuity



During these uncertain times there are products available that can help mitigate the risks of investing. With a variable annuity and the protection of the optional riders, you can take advantage of market gains and continue to grow your retirement income – even if the market declines. It might make sense for you to allocate a portion of your retirement assets to a variable annuity contract to generate a predictable lifetime income stream and still have the ability to capture all the upside of the market.

## The Risks

### 1. Longevity risk

– the risk of living longer than expected and running out of money.

#### How a variable annuity can help:

Variable annuities are one of the few investments that offer income for life, no matter how long that is.

### 2. Market risk

– a decline in the market when withdrawing money (like in retirement) can deplete your nest egg at an accelerated rate.

#### How a variable annuity can help:

Variable annuities offer a variety of optional benefits that can help ensure immediate or future income and provide for your beneficiaries, regardless of market conditions.

### 3. Inflation risk

– as inflation increases, your purchasing power decreases. In other words, you'll need more money to buy things in the future.

#### How a variable annuity can help:

Investing in equities is one way to help keep pace with inflation. Variable annuities offer the opportunity to allocate purchase payments among a variety of investment options.

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