

The 100 Best Annuities You Can Buy: Unveiling the Ultimate Retirement Solution

Best Annuities: Guaranteed Income for Life

Fixed income annuities turn a lump sum into a lifelong income stream.

Immediate Income Annuities

These contracts begin paying income right away. Assumes a \$200,000 investment by a 70-year-old male.

Immediate "Life Only" Annuity

Pays income for life; if investor dies before principal is paid out, the insurer keeps the remaining principal.

Company	Rating	Annual Income for Life	Percentage Paid on Investment	Total Income by age 90
Minnesota Life	A+	\$16,003	8.00%	\$320,059
Penn Mutual Life	A+	15,881	7.94	317,620
Mutual of Omaha	A+	15,879	7.94	317,587
Lincoln National Life	A+	15,636	7.81	312,725

Immediate "10-Year-Certain" Annuity

If investor dies within the first 10 years of establishing the contract, heirs get paid until the end of the 10-year period.

Company	Rating	Annual Income for Life	Percentage Paid on Investment	Total Income by age 90
Minnesota Life	A+	\$15,120	7.56%	\$302,390
Mutual of Omaha	A+	14,979	7.49	299,584
Symetra Life	A	14,955	7.47	299,100
Penn Mutual Life	A+	14,954	7.47	299,078

Immediate "Cash Installment Refund" Annuity

When an investor dies, any remaining principal is paid out to heirs monthly.

Company	Rating	Annual Income for Life	Percentage Paid on Investment	Total Income by age 90
Minnesota Life	A+	\$14,316	7.16%	\$286,320
Penn Mutual Life	A+	14,269	7.13	285,380
Mutual of Omaha	A+	14,044	7.02	280,880
Lincoln National Life	A+	14,010	7.00	280,200

Deferred Income Annuities

Turns a lump sum into an income stream later.

Personal Pension

Assumes a 60-year-old male puts in \$200,000; income begins at age 70; remaining principal upon death is paid to heirs.

Company	Rating	Annual Income at Age 70	Total Income by Age 90
Mutual of Omaha	A+	\$22,888	\$457,756
Symetra Life	A	22,190	443,793
CUNA Mutual	A	22,071	441,420
Lincoln National	A+	22,068	441,350

Personal Pension as Longevity Insurance

Assumes a 60-year-old male puts in \$200,000; income begins at age 80; remaining principal upon death goes to heirs.

Company	Rating	Annual Income at Age 80	Total Income by Age 90
Symetra Life	A	\$59,939	\$599,388
Lincoln National Life	A+	54,711	547,110
CUNA Mutual	A	53,920	539,208
Mutual of Omaha	A+	52,929	529,290

Personal Pension Within IRA

Up to \$130,000 of IRA assets can be converted to a deferred income annuity and be exempt from required minimum distributions. Payout must begin by age 85. Assumes a 70-year-old puts in \$130,000; income begins at age 84; any remaining principal upon death is paid to heirs.

Company	Rating	Annual Income at Age 84	Total Income by Age 90
Mutual of Omaha	A+	\$37,267	\$223,602
Lincoln National Life	A+	33,490	200,943
Principal Financial	A+	32,653	195,919
Guardian Life	A++	31,589	189,535

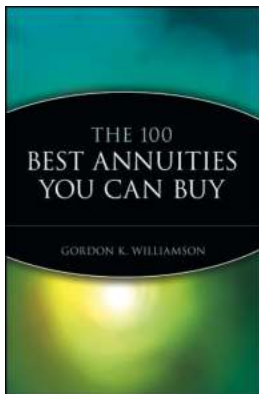
Sources: AnnuityAdvantage.com; Cnn.com

Retirement planning isn't a task that should be taken lightly – after all, it's about ensuring financial security and a comfortable lifestyle during your golden years. In today's complex financial landscape, finding the right investment vehicle can be daunting, but fear not! We have done the research for you and present to you the

definitive list of the 100 best annuities you can buy, which will surely transform your retirement dreams into a smooth reality!

What Are Annuities, and Why Are They a Game-Changer?

Annuities are a type of insurance product that offer guaranteed income for a specified period or lifetime. They provide an efficient way to grow and protect your nest egg with tax-deferred benefits. With the right annuity, you can enjoy a steady stream of income to support your lifestyle in retirement.



The 100 Best Annuities You Can Buy

by Gordon K. Williamson (Kindle Edition)

★★★★☆ 4 out of 5

Language : English

File size : 4326 KB

Text-to-Speech: Enabled

Screen Reader: Supported

Print length : 300 pages

Lending : Enabled



Our Criteria for Selecting the Best Annuities

Choosing the best annuity involves considering various factors such as financial stability of the provider, product features, fees, flexibility, and customer satisfaction. Our team of experts evaluated and compared annuities from a wide range of reputable insurance companies to provide you with a comprehensive list of the finest options available.

Tax Efficiency at Its Best

Annuities allow you to accumulate savings on a tax-deferred basis, which means you don't pay taxes on the growth until you withdraw the funds. This unique advantage provides a powerful tool to maximize your retirement savings and potentially reduce your tax liabilities. Imagine having more money for your dream vacation or spoiling your loved ones!

Diverse Options to Suit Your Unique Needs

The 100 best annuities we have curated for you encompass a wide range of options, ensuring that there's something suitable for every investor. Whether you prefer a fixed annuity with a guaranteed interest rate, a variable annuity with market-linked returns, or a hybrid annuity that combines features of both, you will find the perfect match that aligns with your financial goals and risk appetite.

Transparent and Affordable – No Hidden Costs!

We understand the importance of clear and simple terms when it comes to financial products. That's why the annuities on our list have been carefully selected to avoid excessive fees, complicated structures, or hidden costs. Rest assured, your investment will grow as planned, without any unwelcome surprises lurking in the fine print.

The Power of Guaranteed Income for Life

Imagine never having to worry about outliving your retirement savings. With annuities that offer guaranteed lifetime income, you can enjoy peace of mind knowing that essential expenses, such as housing, healthcare, and groceries, will be covered. Investing in the right annuity ensures financial stability and allows you to make the most of your post-career years.

Stay Ahead of Inflation with Indexed Annuities

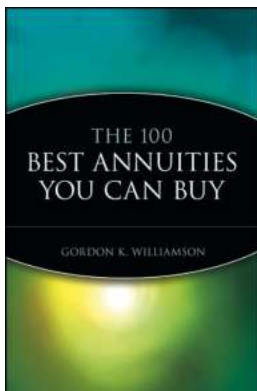
Inflation erodes the purchasing power of your savings over time. Indexed annuities solve this problem by providing the potential for growth that is tied to certain indexes, such as the S&P 500. This means your annuity income has the opportunity to increase along with inflation, keeping you on the right track to maintain a comfortable lifestyle throughout your retirement.

How to Get Started

Now that you are eager to explore the wonderful world of annuities, it's crucial to consult with a reputable financial advisor who can guide you through the process. They will help you assess your individual needs, risk tolerance, and retirement goals to identify the annuities that align with your unique circumstances.

Remember, with careful consideration and informed decision-making, annuities can serve as a powerful tool to secure your financial future and enhance your retirement experience. Take the leap today and embark on a journey towards a worry-free retirement!

Disclaimer: The information provided in this article is for informational purposes only and should not be considered as financial advice. It is always recommended to consult with a qualified financial advisor before making any investment decisions.



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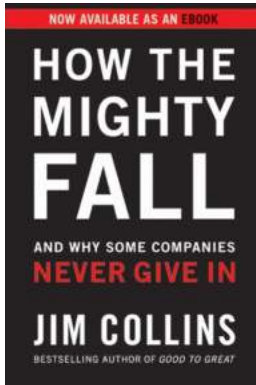


Complete profiles of today's most successful annuities... Expert tips on how to maximize your returns...

Variable annuities now outpace mutual funds as the number one choice among street-smart investors--and it's easy to see why. Tax-deferred, commission-free, easy to purchase and redeem, carrying less risk than most other instruments, and exhibiting a superb overall performance, they are an indispensable addition to any low-risk, high-yield portfolio. Now, in the first book of its kind, financial planning expert Gordon Williamson demystifies annuities investing. Writing in a straightforward, down-to-earth style, he:

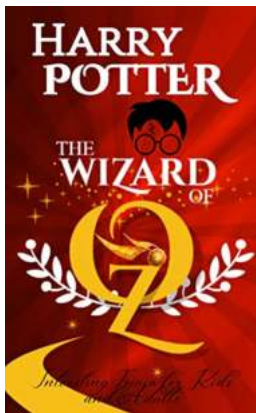
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- * Emphasizes risk reduction without sacrificing returns
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- * Includes investment options within each annuity recommended

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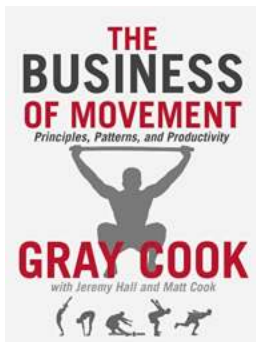
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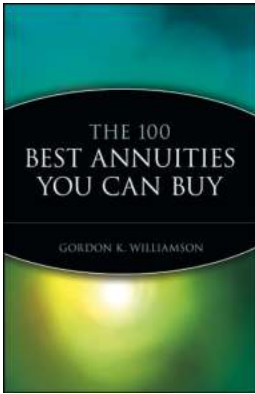
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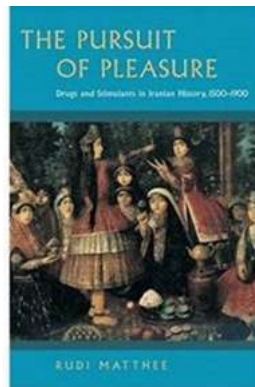
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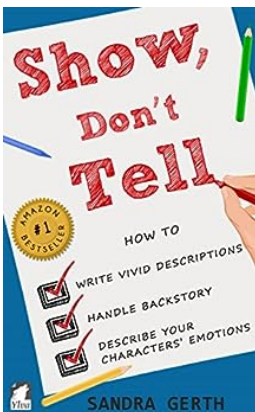
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