

# DEFERRED ANNUITIES



## FIXED DEFERRED ANNUITIES

Fixed deferred annuities are accumulation vehicles that grow with a guaranteed interest rate on a tax-deferred basis for a set period of time. They allow people to focus on the long term and to define their retirement . . . their way.

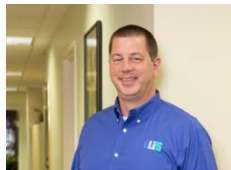
### THE BENEFITS.

Fixed deferred annuities help people to save for retirement and provide income during retirement. There's no anxiety about the stock market, no annual fees, and no ambiguity. Earnings are stated up front and the value of the annuity at the end of the guarantee period is provided at time of purchase.

- Fixed guaranteed interest rate
- Guaranteed protection of purchase payments against loss
- Penalty-free access in an emergency
- Tax-deferred compounding to enhance long-term earnings
- Taxes due by owner only when money is withdrawn
- An income stream that can be guaranteed to last a lifetime
- Withdrawals in a lump sum or gradually over time
- Surrender charges gradually decrease over time
- Death benefits equal to account value

### Variable Deferred Annuities.

If you would like information about variable deferred annuities, please call and ask for our annuity specialist.



Deferred Annuities are available as both low-load and traditional policies.

## DEFERRED INCOME ANNUITIES (LONGEVITY ANNUITIES)

Deferred Income Annuities (DIA) are a cross between deferred annuities and immediate annuities. Similar to deferred annuities, the money grows with no taxes due until payouts begin. And like immediate annuities, the monthly payout is fixed for life, creating a pension-like income in retirement.

## QUALIFIED LONGEVITY ANNUITY CONTRACTS (QLAC).

QLACs are DIAs that can be purchased only with qualified funds (monies not previously taxed).

### DIA BENEFITS.

- An income stream that can be guaranteed to last a lifetime
- Premiums up to 25% of total qualified accounts or \$125,000, whichever is less (QLACs only)
- Value excluded from required minimum distribution (RMD) calculations (QLACs only), which can . . .
- Reduce taxes
- Defer to a specific age (typically before age 85)
- Principal protection (lump sum to beneficiaries or income stream to spouse)
- Fixed guaranteed interest rate
- Longer waits for payouts to begin means higher payouts
- Taxes due by owner only when payment received
- No annual fees



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(we recommend low-load permanent life insurance and annuities when possible)

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