



Make Your Money Work for You

The annuity advantage.



Invest smarter, not harder

In our current rate environment, many prefer fixed deferred annuities and certificate of deposits to protect and grow their money. Understanding the differences can help you maximize your money's growth potential.

Let's explore the advantages an annuity provides.

When does 5.00% = 7.35%?

When you purchase an annuity with us.

Example of Equivalent After Tax Yields	
Crediting Rate for Tax-Deferred Annuity	Equivalent CD in a 32% Tax Bracket
4.50%	6.62%
5.00%	7.35%
5.50%	8.09%
6.00%	8.82%
6.50%	9.56%

The Standard Annuity Rate:

After Tax Yield = Credit Rate / (1 - Tax Rate)

$$= 0.05 / (1 - 0.32)$$

$$= 0.05 / (0.68)$$

$$= 0.0735 = 7.35\%$$

Benefits of an annuity

Triple compounding

Annuities offer the advantage of tax deferral. With this benefit, you delay paying taxes on your earnings until you decide to withdraw funds.

Tax-deferred annuities maximize your money's growth through triple-compounding, which means you:



Earn interest on principal.



Earn interest on interest.



Earn interest on tax savings.

Because interest in an annuity is not subject to income tax until it's withdrawn, 100% of the interest can continue to compound.

Long-term accumulation

The compounded growth benefit enables an annuity to offer long-term accumulation. The growth opportunities help protect against inflation and save for retirement.

Guaranteed income for life

Annuitization is precisely why many people buy an annuity — to ensure a guaranteed income stream.

You can convert most deferred annuities at any time, but most people choose to make this change just before retirement.

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Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. Annuities are not guaranteed by any bank or credit union and are not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value. The guarantees of an annuity are based on the financial strength and claims-paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.