

The Truth About Annuities

You may be familiar with annuities, but you may also be surprised about what they can mean for your retirement. Take a look at some of the top annuity myths, and the truth behind them!

TRUTH:

MYTH:
Annuities lock up my money.

Annuities are designed as a long-term savings vehicle. However, most annuities allow at least a **certain percentage of money to be withdrawn** each year without an early withdrawal charge.*

TRUTH:

MYTH:
Annuity guarantees are unreliable.

Annuity guarantees are backed by the claims-paying ability of the issuing insurance company. Accordingly, you should only purchase an annuity from a **trusted, financially strong company**.

TRUTH:

MYTH:
Annuities won't help supplement my income once I retire.

Annuities come with a variety of settlement options that can provide a steady income stream. Additionally, an income rider may be added to a fixed-indexed annuity for an additional charge to help grow your income base and **guarantee your income**.

TRUTH:

MYTH:
Annuities are too expensive.

With traditional fixed and fixed-indexed annuities, there are **no up-front fees or charges**.

TRUTH:

MYTH:
If I have an annuity and I pass away too soon, I'll lose my money.

Annuities provide a built-in death benefit. Your beneficiaries will receive **everything you have contributed** to the annuity plus any accrued interest (minus any withdrawals taken).

**Ready to learn more?
Contact me today for more information!**

* Withdrawals are subject to income tax, and if made prior to age 59½, may be subject to a 10% federal tax penalty. Annuities issued by Annuity Investors Life Insurance Company®, Cincinnati, OH. This information is not intended or written to be used as legal or tax advice. It was written solely to support the sale of annuity products. As a taxpayer, you cannot use it for the purpose of avoiding penalties that may be imposed under the tax laws. You should seek advice on legal or tax questions based on your particular circumstances from an independent attorney or tax advisor.

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