

ADVANTAGES *of using* ANNUITIES



Savvy Affluent Families Often Use ANNUITIES for their Financial Security and Long-Term Income.

Here are some key benefits for strategically using annuities :

Guaranteed Income for Life

Predictable Payments: Annuities can provide a steady stream of income for life, which is especially attractive for retirees who want assurance they won't outlive their savings.

Longevity Protection: As life expectancies increase, people are more concerned about having enough money to last throughout their lifetime. An annuity guarantees that the individual will receive payments as long as they live.

Tax-Deferred Growth

Funds in an annuity grow on a TAX-DEFERRED BASIS, meaning you won't pay taxes on the earnings until you start withdrawing money. This can allow the money to grow more efficiently over time.

Customizable Payout Options

Flexible Withdrawals: Annuities can be tailored to pay out in different ways, such as receiving income for a specific period (e.g., 20 years), or for the rest of one's life, providing flexibility in financial planning. (However, as a long-term investment there is limited liquidity access to the funds in a lump sum before the contracted term.)

Spousal Benefits: Many annuities allow for joint-life options, ensuring that income continues for a surviving spouse.

Market Risk Protection

Safety from Market Volatility: Fixed annuities provide a stable rate of return, shielding the owner from the ups and downs of the stock market, which can be especially important for those near or in retirement.

Indexed and Variable Options: Some annuities are linked to market performance (indexed or variable annuities), allowing for potential growth, but they often include guarantees that protect against significant losses.

Supplemental Retirement Income

Fills Gaps in Income: For individuals who are concerned that their pension, Social Security, or retirement savings won't be enough, an annuity can provide supplemental income to meet their needs.

Death Benefits

Legacy Planning: Some annuities include death benefits, ensuring that any remaining funds are passed on to beneficiaries, offering a way to transfer wealth.

Peace of Mind

Financial Security: An annuity can offer a sense of security knowing that there is a guaranteed income source, regardless of economic conditions or personal circumstances.

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