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performance, such as the S&P500. If the market does well, your annuity has the opportunity to do well. If the market is down, your principal is protected against any loss. The Truth About Annuities - Part 2 | Annuity Facts Annuities are, in fact, among the most straightforward and easiest-to-understand financial products. An annuity can be designed to provide a guaranteed lifetime withdrawal benefit that works similar to Social Security or a pension and provide you with a lifetime stream of income. MYTH: ANNUITIES ARE TIED TO THE STOCK MARKET, SO I COULD LOSE MY MONEY The truth about annuities - Gulf Coast Woman Magazine Overview. Annuities have become one of the most popular ways to save for retirement and also one of the most misunderstood, overhyped, and dangerous investment vehicles available today. Some annuities are worth the money... but too many are flawed, overpriced, and packed with hidden fees that make them absolutely horrible investments. The Truth About Buying Annuities by Steve Weisman ... This episode

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Truth: Annuities provide a built-in death benefit that is paid directly to beneficiaries without the cost and delays of probate. If you pass away before benefit payments begin, your beneficiaries will receive the greater of the account value (minus applicable rider charges, taxes and loan balances) or the guaranteed minimum surrender value.

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Overview. Annuities have become one of the most popular ways to save for retirement and also one of the most misunderstood, overhyped, and dangerous investment vehicles available today. Some annuities are worth the money... but too many are flawed, overpriced, and packed with hidden fees that make them absolutely horrible investments.

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An annuity (regardless of what kind of an annuity it is) is a contract (policy) between you as the policy holder and an insurance company. Depending on what kind of an annuity you have purchased, the insurance company will provide you with certain contractual guarantees. The minimum investment in an annuity is usually around \$5000.

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The Truth About Annuities | Annuity Facts

Annuities are just an investment product -- like many others, and much like Social Security and defined benefit pension plans.

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But the simple truth is, many of these products can be difficult to understand. Fact #1 All annuities are not created equal. Fact #2 Guarantees are contractual. Fact #3 Fees can total to about 4% annually* This Workshop is: • A casual and informational event designed to help empower individuals with some facts about how specific annuities work.

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