

**+** RETIREMENT  
Portfolio

Annuities have the ability to deliver reliable lifetime income

# HOW AN ANNUITY CAN ENHANCE YOUR RETIREMENT PORTFOLIO

Today, your retirement portfolio may include stocks, bonds and mutual funds that all play a part in helping you achieve a successful retirement. However, you may want to consider adding an annuity, which can complement your portfolio by providing attributes for retirement those categories do not offer. The chart below outlines these retirement attributes, particularly the ability of annuities to deliver the reliable lifetime income you'll need in retirement. Annuities may not be right for everyone, and many have fees associated with the guarantees they offer. Discuss with your financial professional. This chart is not intended to compare these categories as investments.

	ANNUITIES	CERTIFICATES OF DEPOSIT (CDs)	STOCKS	BONDS	MUTUAL FUNDS AND ETFs
<b>Protected monthly lifetime income</b> Offers a guaranteed and predictable stream of payments for life — may be available for both you and your spouse.	YES	NO	NO	NO <sup>1</sup>	NO
<b>Can protect against market loss</b> May offer a fixed return or principal protection that avoids market downturns.	YES	YES	NO	YES (if held to maturity)	NO
<b>Tax-deferred growth for retirement<sup>2</sup></b> Beyond what's provided by 401(k) or similar employer-type plans or IRAs.	YES	NO	NO	NO (though some are tax-exempt)	NO
<b>A choice of income guarantees</b> You can add enhanced lifetime income benefits for a fee.	YES	NO	NO	NO	NO
<b>Access to your money<sup>3</sup></b> Can allow you to keep control of your money and get access if you need it.	YES	YES	YES	YES	YES
<b>Guaranteed death benefit</b> Can offer a guaranteed death benefit for your beneficiary when you pass away.	YES	YES	NO	NO	NO

<sup>1</sup> Except to the extent of periodic interest payments. <sup>2</sup> All of these investments are equally tax-advantaged in qualified retirement plans.

<sup>3</sup> Other than stocks or bonds, may be subject to fees or limitations based on the type and structure of the investment. See your advisor for details.