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How To Secure Guaranteed Lifetime Income

Fixed index annuities with lifetime income options can be a smart choice for those looking to secure a steady stream of income in retirement. However, it's essential to understand the terms and consider your long-term financial goals before making a decision.

Purchase A Fixed Index Annuity

Work with a financial advisor to select a FIA that aligns with your financial goals, risk tolerance, and retirement timeline.

Choose An Income Rider

Many FIAs offer optional income riders, which guarantee a stream of income for life.

Determine the Start Date

Decide when you want the income payments to begin, either immediately or at a later date.

Customize Your Income Stream

Options include single or joint lifetime income, ensuring you (and possibly your spouse) receive payments for life.

Enjoy Guaranteed Income For Life

Once your income stream starts, you'll receive regular payments for the rest of your life, providing financial security.

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817-886-5223



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Benefits Of Lifetime Income With FIA's



Peace Of Mind

No matter how long you live, you'll have a consistent income stream to cover your living expenses in retirement.

Principal Protection

Your investment is protected from market downturns, ensuring that your lifetime income is not affected by market volatility.



Potential For Growth

Your payments can increase based on the performance of the market, providing an opportunity to keep pace with inflation.

Flexible Options

Tailor your income stream to your needs, whether you want income for yourself, a spouse, or even for a set period.



Considerations Before Investing

Fees & Riders

Income riders often come with additional costs, which can impact your overall return.

Liquidity

Once income payments begin, access to your lump sum may be limited or unavailable.

Taxes

Consult with a tax advisor to understand how income payments will be taxed.

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