ANNUITY

Deferred Annuities: A Smart Strategy for Retirement

A Powerful Way to Grow Assets Today and Create Income for Tomorrow

When it comes to growing your wealth, it is not just about what you earn—it is about where you invest it. A Deferred Annuity offers a unique advantage: it is a powerful tool that grows wealth through the power of tax-deferred compound interest. This simple benefit can have a powerful impact on your investment over time.

The Power of Tax-Deferred Growth

Interest on Principal

The original investment earns interest, just like any traditional savings or investment vehicle.

Interest on Interest

Each year, your earnings remain in the account and begin earning interest themselves. This is the power of compounding.

Interest on Tax Savings

Since you are not paying taxes until you make a withdrawal, that money stays in your account and continues to earn interest—boosting your total growth even more.

Maximize Your Deferred Annuity

Start Early

The longer money compounds, the more powerful the tax-deferred growth.

Keep It Invested

Avoid early withdrawals to let earnings grow.

Taxable Returns Need to Be Higher to Match Tax-Deferred Returns

	Federal Tax Bracket		
	24%	**32%**	**35%**
4.00%	5.26%	5.88%	6.15%
4.50%	5.92%	6.62%	6.92%
5.00%	6.58%	7.35%	7.69%
5.50%	7.24%	8.09%	8.46%
6.00%	7.89%	8.82%	9.23%

Who should consider a Deferred Annuity?

- Individuals nearing retirement who are looking to build predictable income while growing wealth
- Those who are looking for supplemental retirement income
- Pre-retirees who are maxing out traditional retirement vehicles and want to shelter additional funds
- Conservative investors as annuities offer safety, predictability, and long-term growth

With the power of tax-deferred savings, annuities offer a compelling way to grow wealth faster and safer.

Speak to your financial advisor today to learn how to incorporate an annuity into your retirement strategy.

SIMPLICITY GROUP

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to non-qualified distributions. Consult a tax advisor for specific information.