

How Do Different Financial Choices Compare? Exploring Your Options



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Feature	Stocks	Mutual Funds	Variable Annuities	Bonds	CDs	Fixed Annuities	Indexed Annuities
Death Benefit	NO	NO	Yes	NO	NO	Yes	Yes
Avoid Probate	NO	NO	Yes	NO	NO	Yes	Yes
Guaranteed Lifetime Income	NO	NO	Yes	NO	NO	Yes	Yes
Minimum Interest Guarantee	NO	NO	NO	NO	Yes	Yes	Yes
Protection from Creditors	NO	NO	Yes	NO	NO	Yes	Yes
Surrender Charges	NO	Yes	Yes	NO	Yes	Yes	Yes
Tax Deferral	NO	NO	Yes	NO	NO	Yes	NO

Please Note: This comparison of different features does not represent when money is in qualified accounts such as IRAs. Qualified accounts let your money grow tax-deferred from federal income taxes until withdrawals are made. Qualified accounts with a designated beneficiary may also avoid probate. This information is provided only for educational purposes and for understanding features of various products. Not intended as a comprehensive comparison of different financial products. Not investment, tax, legal or accounting advice. Please confer with experienced professionals in these areas for your personal situation.