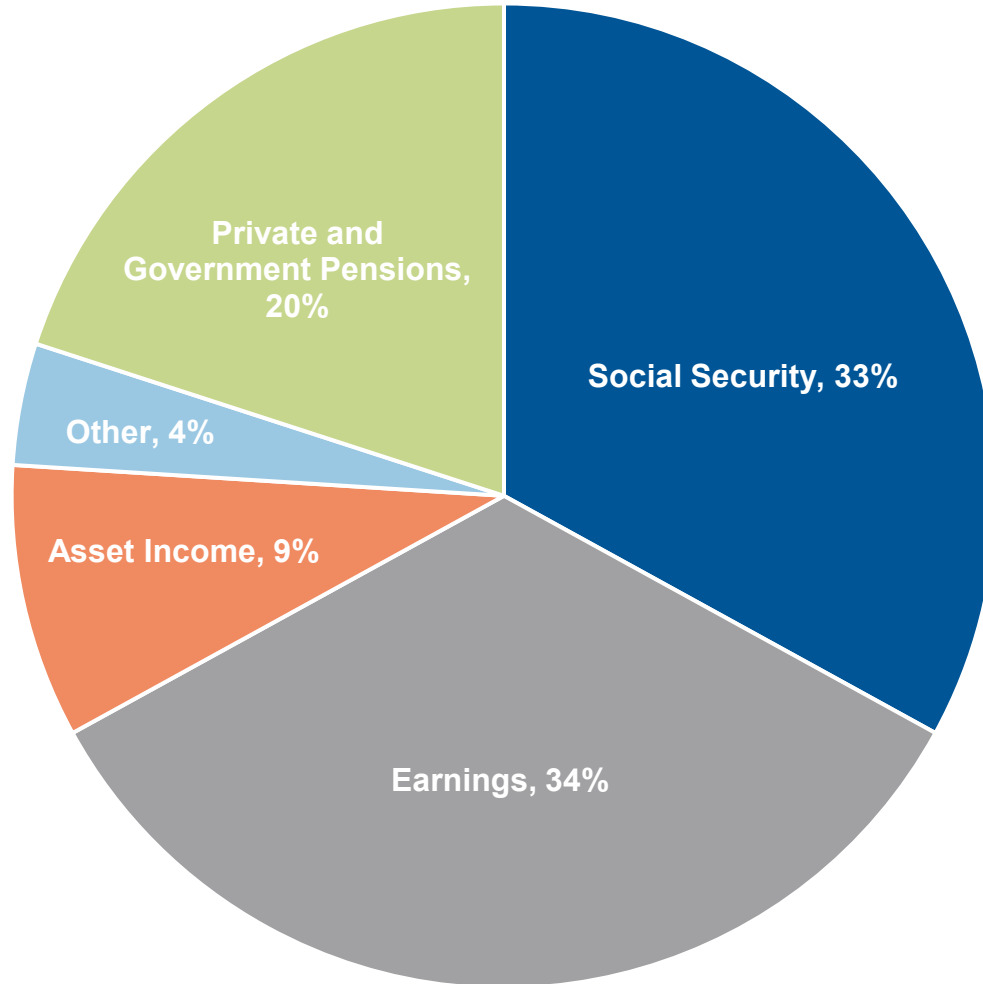


Annuities 101: What You Need to Know

Presented by:
Phil Parker, CFP®



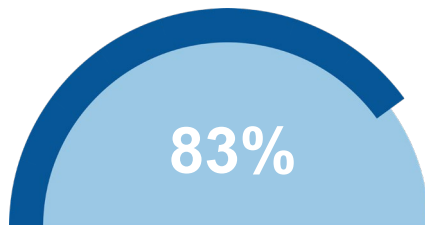
Retirement Income



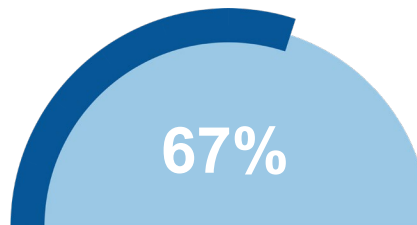
Risks in Retirement

Worries about scenarios affecting retirement income from 2024 survey

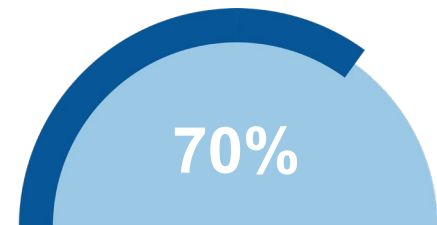
Percent of investors somewhat or very concerned about these issues:



Rising cost of living will make it harder to save



Stock market will become increasingly volatile and unpredictable



Inflation will require substantial spending cuts

Why Annuities?

Insurance Product

Insures Against Longevity

Income for Life

Can Reduce Downside Risk

Favorable Tax Treatment



How Annuities Work



Kinds of Annuities

Immediate

Deferred

Fixed

Indexed

Variable

Annuitize



Life Only



Joint and Survivor



Fixed Period (Period Certain)



Life with Period Certain



Lump Sum



Systematic Withdrawal

Tax Treatment

Qualified

- Pre-tax dollars
- Grows tax deferred
- Subject to RMDs

Non-Qualified

- After tax dollars
- Grows tax deferred
- Earnings taxed, contributions returned tax-free
- Earnings are taxed as ordinary income
- LIFO

Both subject to penalty for withdrawals prior to 59½

Argument for Annuities



Lifetime Income



Can Offer Downside Protection



Offer Peace of Mind



Tax Treatment

Argument Against



Complex



Expensive



Surrender Fees



Possible Inferior Returns



Lack of Liquidity



Inflation

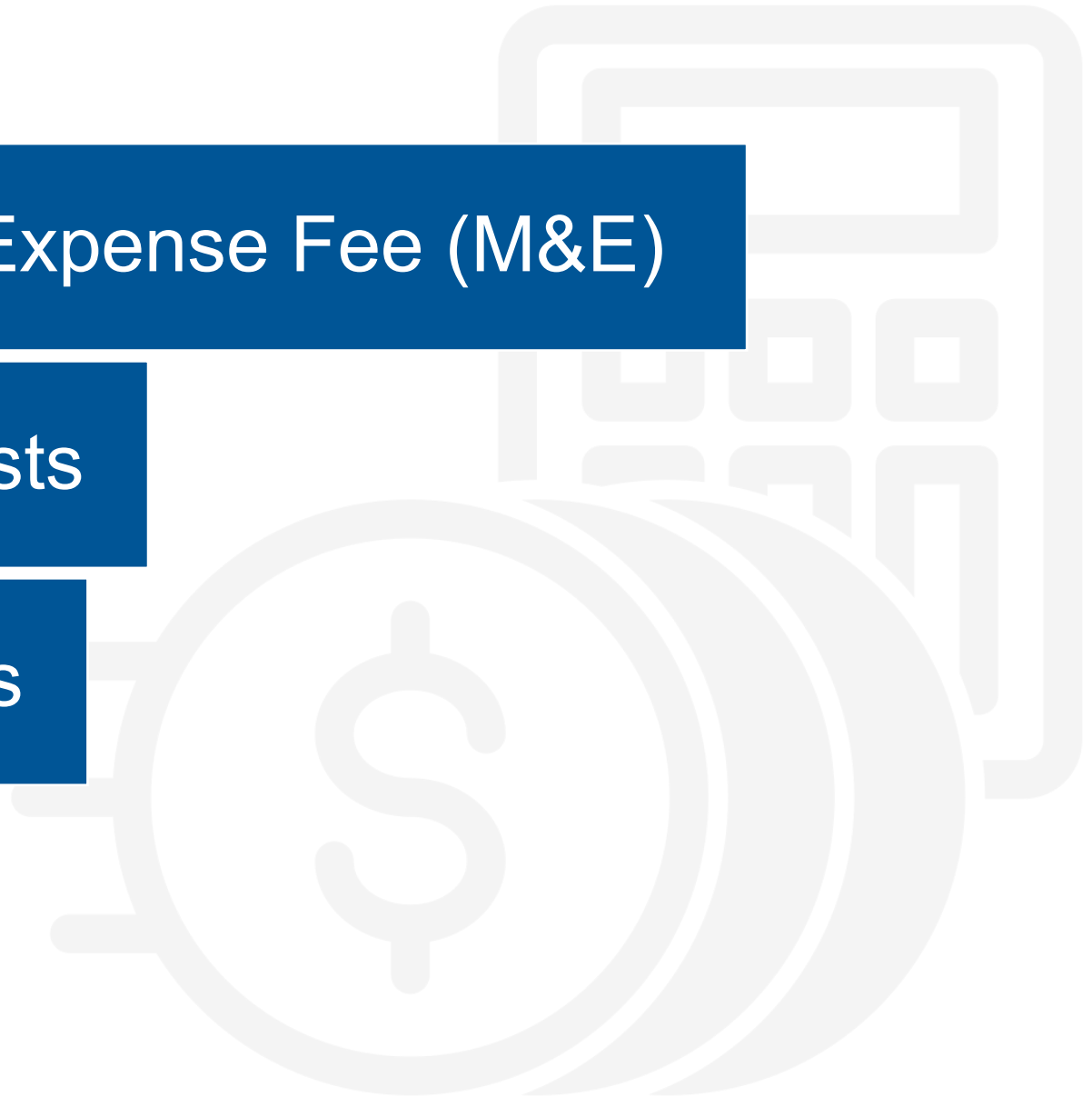
Cost

Mortality and Expense Fee (M&E)

Investment Costs

Surrender Fees

Rider Fees



Currently Own an Annuity

| Surrender Schedule | |
|--------------------|------------------|
| Year | Surrender Charge |
| 0 | 8.50% |
| 1 | 7.50% |
| 2 | 6.50% |
| 3 | 5.50% |
| 4 | 5.00% |
| 5 | 4.00% |
| 6 | 2.00% |
| 7 | 0.00% |

Retirement Income

Control What You Can Control

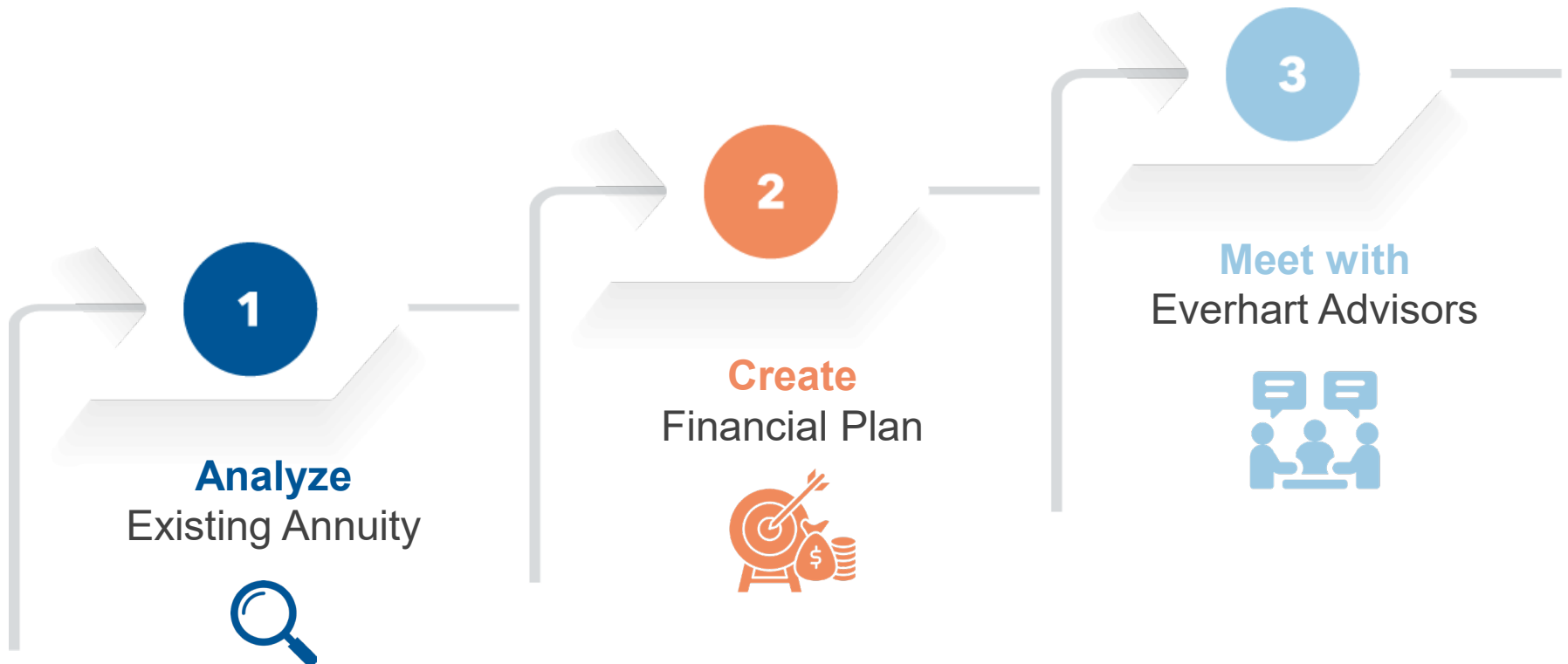
Inflation is Scary

Own the Risk

Liquidity Matters

Build a Plan, Don't Buy a Product

Next Steps



Questions?



CONTACT US

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 help@everhartadvisors.com



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March 25

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Pre-tax vs. Roth
Explained

April 29

Financial Planning:
Creating a Strategy
That Works For You

May 22

Investing in Stocks:
Understanding
the Basics

June 26

Annuities 101:
What You Need
to Know

July 29

Estate Planning:
Strategies for Protecting
Your Assets

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Education Costs

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Understanding
Your Options

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