

**COMPARISON
CHART**

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**+ 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 some benefits those investments do not offer. The chart below compares these retirement options, 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 advisor.

	ANNUITIES	CERTIFICATES OF DEPOSIT (CDS)	STOCKS	BONDS	MUTUAL FUNDS AND ETFS
Protected monthly lifetime income Offers a guaranteed and predictable stream of payments for life – may be available for both you and your spouse.	YES	NO	NO	NO¹	NO
Can protect against market loss May offer a fixed return or principal protection that avoids market downturns.	YES	YES	NO	YES (if held to maturity)	NO
Tax-deferred growth for retirement² Beyond what's provided by 401(k), or similar employer-type plans, or IRAs.	YES	NO	NO	NO (though some are tax exempt)	NO
A choice of income guarantees You can add enhanced lifetime income benefits for a fee.	YES	NO	NO	NO	NO
Access to your money³ Can allow you to keep control of your money and get access if you need it.	YES	YES	YES	YES	YES
Guaranteed Death Benefit Can offer a guaranteed death benefit for your beneficiary when you pass away.	YES	YES	NO	NO	NO

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

³ 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.