TheStandard®

What is the Cost of Waiting?

If you're waiting for interest rates to raise, you may be missing out!

Even in a low interest-rate environment, an annuity can be a good choice. Compounded growth and tax deferral can grow your savings faster than you may think. But, if you're waiting for interest rates to go up before buying an annuity, you may be missing out.

Consider this example:

If you put **$50,000** into a five-year fixed annuity paying **5.00%**, you'd be guaranteed **$63,814** at the end of **five years,** minus any withdrawals taken.

That's the power of tax-deferred, compounded growth. Plus, you'll experience a minimum guaranteed return and flexible access to your funds along the way. Few taxable investments can compete with this blend of safety, growth and flexibility.

Here's another way to look at it:

If you wait one year before buying an annuity, that same **$50,00** would have to earn **6.29%** annually for four years to catch up with the annuity's value of **$63,814**.

What happens if you wait two years? That **$50,000** would have to earn **8.47%** annually for **three years** to achieve the guaranteed **$63,814** if you hadn't waited.

We offer a variety of annuities and withdrawal options. Let's find one that's the right fit for you and your financial goals.

A deferred annuity can provide principal protection, no matter what's happening in the markets.

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