

# Financial Focus

## RETIREMENT PLANNING

### How the Right Annuity Can Benefit You in a Volatile Market

The stock market has been declining for several months – What if this pattern continues for another year? Staying the course could result in more losses. Moving to cash will protect investors from losses. However, there could be a lot of money earning low or no interest for quite some time.

A better option is to invest a portion of your money in the right annuity. Like stocks - some are good, some are bad – not all annuities are good or bad.

There are a lot of good benefits of owning the right annuity: safety of principal (no losses), no fees, access to a portion of your money without penalty, good growth potential, gains are locked in annually, the annuity only goes up never down, avoids probate, all money goes to heirs, written guaranties, insured, some have an up-front bonus that will help your recover losses now, not in the future and you don't have to worry about losing money. All these benefits are favorable. No other investment offers these features.

There are approximately 65 insurance companies that offer over 400 types

of annuities. Selecting the right one could be a challenge since they are similar yet different and are complex. Not all annuities are long term nor do they lock up your money.

Lifeguard Financial relies on an Annuity Analyzer and Comparison Report that is shared with clients. It allows investors to select the right annuity for their situation based on the facts. At a glance, it's easy to pick the best of the best.

If you already own an annuity four years or older, you may be able to trade up for a more current one that has more growth potential and no fees. This may be able to be done before it matures without penalties or taxes, based on a few factors.

If you want financial peace of mind and want to stop worrying about your money, call Lifeguard Financial today to discuss how to improve your current annuity or which annuity you should consider. We will create a Annuity Comparison and Analyzer Report for your review.

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