

What's the difference between a fixed annuity and certificate of deposit (CD)?



Deciding between a fixed annuity and CD depends on your personal financial strategy for the future. A fixed annuity can be an attractive option that offers guaranteed growth potential and tax-deferred benefits for your portfolio.

CDs or tax-deferred annuities? What's your best option? It's a topic you and your financial professional may want to discuss.

Features and Benefits	Fixed Annuities	Certificates of Deposit
Do I have access to my money?	Many annuities allow a percentage of the contract value to be withdrawn annually without penalty.	Withdrawing part of the principal before the CD matures generally includes penalties.
Is my money protected?	Your premium is guaranteed by the claims-paying ability of the issuing insurance company.	Most CDs are backed by the FDIC and insured up to \$250,000 per depositor, per institution.
When do I pay taxes on the money?	Your money grows tax deferred and earns compounding interest without taxes due until there's a withdrawal or annuity payments begin. Withdrawals may be subject to federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Partial withdrawals may reduce benefits and contract value.	Interest earned on CDs is taxed and reported each year as ordinary income unless the CD is held as an IRA.
What are my income options?	There can be several income payment options to choose from, including annuitization (the process of permanently converting the fixed annuity into a series of fixed payments) that can provide guaranteed lifetime payments.	As a rule, CDs are paid out in a lump sum, however some also allow monthly interest payments. A CD can be liquidated occasionally, but there's no guarantee for lifetime income.
Are my beneficiaries protected?	There can be a guaranteed death benefit that provides income payments to your beneficiary. Generally, designating beneficiaries other than the estate avoids the costs and delays of probate.	CDs may be subject to probate and are paid as a lump sum. In many cases a beneficiary can be selected to avoid probate.

Annuities issued by:
 American General Life Insurance Company (AGL) and
 The United States Life Insurance Company in the City of New York (US Life)
 Guarantees are backed by the claims-paying ability of the issuing insurance company.

Cd Rates Compare Tutorial

**Kendall F. Svengalis, Rhode Island
LawPress**

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The applications section has been expanded to over three times that of the previous edition

Proceedings: Tutorials

National Computer Graphics Association (U.S.). Conference and Exposition,1988 CD-ROM Guide,1994

The Secret

Guide to Computers, 2001 Russ Walter,2000-10 **Corrections in the 21st Century, Instructor Annotated Edition**

Frank Schmallegger,Glencoe McGraw-Hill Staff,2000-07 **The Secret Guide to Computers 2003** Russ Walter,2002-08

Foundations of Joomla! Bintu Harwani,2015-07-15 Foundations of Joomla is a step by step practical guide that explains building web sites and blogs using Joomla a very popular and powerful content management system CMS The book takes you through the steps of installing Joomla configuring your database creating a blog and a website followed by instructions on creating new posts and adding content to your site Even if you are an absolute beginner and don't have any programming experience you can build responsive powerful and fully featured websites quickly Following clear and easy to understand instructions you'll master Joomla 3 by building a sample site throughout the book

The Complete Idiot's Guide to

CD-ROM John Pivovarnick,1995 The book's friendly format combines solid instructions with a witty style that takes the fear out of shopping for configuring and using CD ROM systems TechnoNerd Teaches OOPS E Z shortcuts and Speak like a Geek tips help users throughout the book Includes free CD ROM sampler that contains game demos sound animation MIDI files video clips and more

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