

# 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
<b>Do I have access to my money?</b>	Many annuities allow a percentage of the contract value to be withdrawn annually without penalty.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.
<b>Is my money protected?</b>	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.
<b>When do I pay taxes on the money?</b>	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.
<b>What are my income options?</b>	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.
<b>Are my beneficiaries protected?</b>	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

**Tao Wei**

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**Illustrated Guide to the 1999 National Electrical Code** John E. Traister, 1999 This fully illustrated guide offers a quick and easy visual reference for installing electrical systems. Whether you're installing a new system or repairing an old one, you'll appreciate the simple explanations written by a code expert and the detailed, intricately drawn and labeled diagrams. A real time saver when it comes to deciphering the current NEC.

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**Legal Information Buyer's Guide and Reference Manual** Kendall F. Svengalis, Rhode Island LawPress, 2008 **Byte Guide to CD-ROM** Michael Nadeau, 1995 This new edition contains a major section on producing, using and understanding CD ROMs that answers every user's questions from the simplest to the toughest. The book covers everything from applications and multimedia to compatibility and hardware issues. 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 Schmalleger, 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.

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**The Real Cost of Living** Carmen Wong Ulrich, 2010-12-28 Every decision from buying a home to grabbing a daily latte has costs and benefits, personal as well as financial. The Real Cost of Living helps you make better decisions, both big and small, decisions that involve money but aren't all about money. Well-known personal finance expert Carmen Wong Ulrich makes personal finance personal and takes into account that we all have motivations that go way beyond number crunching. From marriage and family to career, investing and more, Carmen examines the real cost of the choices we all make every day. Is deciding whether to go back to work full time after you have a child really all about money? Should it be? Is prepaying a mortgage a smart money move or is it really about craving security and stability and which means more to you? How much do your bad habits really cost you? And is saving thousands of dollars

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