

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 | Many annuities allow a percentage of the contract value to be withdrawn annually without penalty.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.



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and Transportation. Subcommittee on
Communications**

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In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is really astonishing. Within the pages of "**Cd Rates Compare Customer Service**," an enthralling opus penned by a very acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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Table of Contents Cd Rates Compare Customer Service

1. Understanding the eBook Cd Rates Compare Customer Service
 - The Rise of Digital Reading Cd Rates Compare Customer Service
 - Advantages of eBooks Over Traditional Books
2. Identifying Cd Rates Compare Customer Service
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Cd Rates Compare Customer Service
 - User-Friendly Interface
4. Exploring eBook Recommendations from Cd Rates Compare Customer Service
 - Personalized Recommendations
 - Cd Rates Compare Customer Service User Reviews and Ratings
 - Cd Rates Compare Customer Service and Bestseller Lists

5. Accessing Cd Rates Compare Customer Service Free and Paid eBooks
 - Cd Rates Compare Customer Service Public Domain eBooks
 - Cd Rates Compare Customer Service eBook Subscription Services
 - Cd Rates Compare Customer Service Budget-Friendly Options
6. Navigating Cd Rates Compare Customer Service eBook Formats
 - ePub, PDF, MOBI, and More
 - Cd Rates Compare Customer Service Compatibility with Devices
 - Cd Rates Compare Customer Service Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Cd Rates Compare Customer Service
 - Highlighting and Note-Taking Cd Rates Compare Customer Service
 - Interactive Elements Cd Rates Compare Customer Service
8. Staying Engaged with Cd Rates Compare Customer Service
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Cd Rates Compare Customer Service
9. Balancing eBooks and Physical Books Cd Rates Compare Customer Service
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Cd Rates Compare Customer Service
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Cd Rates Compare Customer Service
 - Setting Reading Goals Cd Rates Compare Customer Service
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Cd Rates Compare Customer Service
 - Fact-Checking eBook Content of Cd Rates Compare Customer Service
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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