

# ANNUITIES

Income for Life.



**SiebertInsurance**



ARE YOU READY FOR RETIREMENT?

## Income for Life

Annuities offer us a way to invest while having additional layers of protection. Since many Americans are concerned with outliving their retirement funds, monthly income planning is one of the most important steps in creating the retirement lifestyle you want and deserve.

Annuities are created to help with the tax deferred growth and distribution of your wealth. Different investment options such as fixed-rate, indexed, and variable are available.

Annuities also have additional features that provide guarantees, minimum rate of return, principle protection, income for life, and death benefits.

### ABOUT SIEBERT INSURANCE

Siebert Financial provides a full range of brokerage and financial advisory services through its subsidiaries. Siebert Insurance and annuity investments are offered through Park Wilshire Insurance a wholly owned subsidiary of Siebert Financial Corporation. Our Insurance Professionals can help identify, assess and tailor a custom annuity program for the unique set of risks that arise with each client.

Informational Purposes Only

This brochure is intended for informational (or educational) purposes only and provides examples of insurance products that may be appropriate for some investors. Annuities have many complex features and risks that make them not suitable for all investors. You should carefully study any investment material you receive, including prospectuses, and discuss these risks and features with your tax professional and Insurance Professional. Siebert makes no guarantee regarding the accuracy of statements or claims made in this brochure. For more information, contact an Insurance Professional through Park Wilshire Services. for more information.

## What type of annuity is right for you?

A wide variety of annuities are available to help you meet your retirement goals. A portfolio of annuities at Siebert Insurance can include enhanced income features, competitive fees and expanded investment options.

	Fixed Annuity	Indexed Annuity	Variable Annuity	Immediate Annuity
Tax Deferred Growth	✓	✓	✓	
Death benefit	✓	✓	✓	✓
Single purchase payment or installments	✓	✓	✓	
Minimum guaranteed interest rate	✓	✓		
Principal Protection	✓	✓		✓
Market-linked growth potential		✓	✓	
Investment Options		✓	✓	
Lifetime Income	✓	✓	✓	✓

Insurance and annuity products are offered through third party companies that are not affiliated with Siebert Financial Corporation or any of its subsidiaries. Withdrawals made during an annuity's surrender period may be subject to surrender charges. Annuity withdrawals made prior to age 59 1/2 may subject to a 10% penalty law.

### Annuities Offer:



#### TAX BENEFITS

Any growth within your annuity is tax-deferred until you withdraw it - similar to any retirement account.\*



#### PROTECTION AGAINST MARKET FLUCTUATIONS

Annuities can offer various levels of protection during market downturns, market growth, principal protection, or income streams.



#### SIGNIFICANT GROWTH

Annuity payments include interest and a portion of your principal contribution, and may even continue after you've recouped your principal, giving you higher payouts than comparable investments that provide income.



#### DEATH BENEFIT OPTIONS

An annuity can pay money directly to your beneficiaries when you die, helping them avoid a lengthy probate process.

\*Annuity payments from a tax-qualified plan will be fully taxable as ordinary income. Withdrawals made prior to age 59 1/2 may be subject to an additional 10% IRS tax penalty.

# Annuity Products

Annuities have features that can help ensure you'll have the money you need when you retire.



## Deferred Fixed Annuities

Fixed annuities offer guaranteed interest earnings while growing the account value. Many different distribution options are available.

- ✓ You receive a fixed rate of interest over a fixed period of time.
- ✓ You will have distribution options during the fixed term and when the fixed term ends, including lump sum, penalty free partial withdrawals and income for life payments.
- ✓ Tax-deferred growth potential

## Index Annuities

A deferred index annuity allows you to participate in the upside of the market, while having protection on the downside.

Index Annuities have the opportunity to earn interest based on performance in an external market index.

- ✓ **INDEX ANNUITIES CAN OFFER:**
  - Protection from market downturns
  - Tax-deferred growth potential
  - One or more index allocation options
  - Many different withdrawal options, including income for life

## Variable Annuities

Some variable annuities may allow you to grow your funds tax deferred while investing in different variable options (typically mutual funds). There are multiple withdrawal options when it comes to Variable annuities.

- ✓ **VARIABLE ANNUITIES CAN OFFER:**
  - Performance potential through variable options
  - Many different withdrawal options including income options
  - Tax-deferred growth potential

# Choosing SiebertInsurance for your Annuities

You'll work with unbiased advisors whose only goal is to help you make the right decision\*.



## BENEFITS OF PURCHASING AN ANNUITY THROUGH SIEBERT INSURANCE:

- ✓ Access to top-rated carriers offering the best annuities in the industry
- ✓ Exceptional service & low or no cost
- ✓ We're committed to helping you make the best decision for your specific situation
- ✓ Competitive investment choices

## OUR INSURANCE PROFESSIONALS CAN HELP DISCUSS THESE KEY TOPICS:



- What kind of annuity is right for me?
- How much should I be contributing?
- Am I using a highly rated insurance company to purchase my annuity?
- What is the cost? Are there any fees?
- How can I access my money?
- Are withdrawals subject to surrender charges?
- Can annuity withdrawals be subject to a penalty tax?
- What is the money invested earmarked for?
- Have I carefully considered the risks of annuity investing?

## Carriers

### DISCOVER THE POTENTIAL BENEFITS OF ANNUITY INVESTING\*

If you're looking for certainty, retirement income for life from annuities could be a solution. We're proud of our broad range of annuities. They're flexible and can offer opportunities for growth, income protection, or both and can be customized to suit your goals.

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

### ✓ Top-rated Issuers include:

- AIG
- American National
- New York Life
- Principal
- SBLI
- AXA
- Allianz
- Nationwide
- Prudential

## Already have an Annuity?

With no cost or obligation, we'll help you arrive at a sound and secure annuity decision. As fiduciaries, our work on your behalf is always done with your best interests in mind. We want to ensure that your current annuities are set up in the best possible way to help you achieve your financial goal.

### Take the Next Step

Our Insurance Professionals can help you with annuities and determine if they can fit into your financial plan.

- ✓ We will discuss your goals, establish your retirement needs, and comfort with market risk.
- ✓ Help you select the proper annuity type that matches your specific preference on annual income, tax deferral, and annual income.
- ✓ We structure the annuity specifically for you.

We look forward to speaking with you.



### Free Consultation

Talk to your Insurance Professional to figure out if an annuity makes sense for you. For more information about annuity solutions that can help you establish a retirement income source give us a call.

800.993.2022  
[siebert.com/annuities](https://siebert.com/annuities)

Product guarantees are backed by the financial strength and claims-paying ability of the issuing company. Withdrawals made during an annuity's surrender period may be subject to surrender charges. Annuity withdrawals made prior to age 59 1/2 may be subject to a 10% penalty law.

**DISCLAIMER:**

**\*For informational purposes only.**

Before investing, consider the investment objectives, risks, charges and expenses of the annuity and its investment options. Annuities are not suitable for every investor. Request and read all offering materials including a prospectus or summary prospectus prior to investing to be sure it meets your investment objectives and risk tolerance. Annuities are long term investments and may lose value. To determine if an annuity is right for you, consult with a professional insurance agent and complete a suitability review.

Annuity investments are not FDIC, SIPC or NCUSIF insured and are not insured by any other Federal Government Agency. Any guarantee is subject to the financial strength of the paying ability of the issuing insurance company.

The earnings of annuities and any pretax payments are subject to taxes when withdrawn. Annuity payments or withdrawals before the age 59 ½ may be subject to federal tax penalty of 10 %. You should always consult with your individual tax or legal professional before taking any action that may have tax or legal consequences.

The information provided through this website is not intended to make a recommendation or solicitation that you purchase an annuity.

Carefully read any proposed annuity contract and prospectus for charges and fees and be sure that all of your questions are answered by a professional licensed insurance agent before making any purchase.

Not all annuity products are licensed and available in all states.

Annuity investments are offered through Park Wilshire Insurance, a wholly owned subsidiary of Siebert Financial Corporation. Siebert Financial Corporation is the parent company of Muriel Siebert & Co., LLC.. Insurance and annuity products are offered through third party insurance companies, which are not affiliated with Park Wilshire Insurance, Muriel Siebert & Co., LLC.. or Siebert Financial Corporation.

For more information, call us at **800-993-2022** to speak with a licensed insurance agent.

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