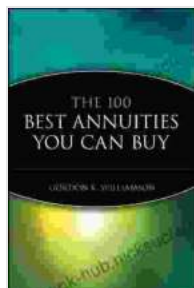


The 100 Best Annuities You Can Buy: A Comprehensive Guide for Retirement Savings



The 100 Best Annuities You Can Buy by Gordon K. Williamson

★★★★☆ 4 out of 5

Language : English

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Annuities are a popular retirement savings option for many Americans. They offer a guaranteed income stream for life, which can provide peace of mind in retirement. However, there are many different types of annuities available, and choosing the right one can be a complex decision.

This guide will help you compare and choose the best annuity for your retirement savings needs. We'll cover the different types of annuities available, the factors to consider when choosing an annuity, and the top 100 annuities on the market today.

Types of Annuities

There are two main types of annuities: immediate annuities and deferred annuities.

Immediate annuities begin paying out an income stream immediately. This type of annuity is a good option if you need a guaranteed income

stream right away. However, immediate annuities typically have lower payout rates than deferred annuities.

Deferred annuities do not begin paying out an income stream until a later date. This type of annuity is a good option if you want to grow your savings before you start receiving income. Deferred annuities typically have higher payout rates than immediate annuities.

Factors to Consider When Choosing an Annuity

When choosing an annuity, there are several factors to consider, including:

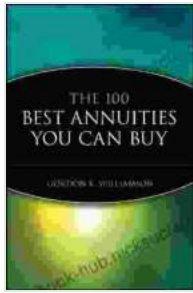
- **Your age and health:** Your age and health will affect the payout rate you receive from an annuity. Younger and healthier people will typically receive lower payout rates than older and less healthy people.
- **Your retirement income needs:** How much income do you need in retirement? This will help you determine the size of the annuity you need to purchase.
- **Your investment goals:** What are your investment goals for your annuity? Do you want to grow your savings, or do you want to receive a guaranteed income stream?
- **The fees and expenses associated with the annuity;** Annuities can have a variety of fees and expenses, such as surrender charges, mortality and expense fees, and administrative fees. It's important to compare the fees and expenses of different annuities before you choose one.

The Top 100 Annuities on the Market Today

Now that you know what to look for in an annuity, let's take a look at the top 100 annuities on the market today. These annuities are ranked based on their overall value, which takes into account factors such as payout rate, fees, and expenses.

1. Vanguard Lifetime Income Fund (VLINX)
 2. TIAA Traditional Annuity (TIAA Traditional Annuity)
 3. MetLife Premier Annuity II (MLPA II)
 4. Allianz Life Guaranteed Income Annuity (GLIA)
 5. New York Life Immediate Annuity (NYLIA)
 6. John Hancock Lifetime Income Solutions Annuity (LHLISA)
 7. MassMutual Retirement Income Assure (MRIA)
 8. Pacific Life Secure Income Annuity (PSIA)
 9. American Century Lifetime Income Annuity (ACLIA)
 10. Principal Lifetime Income Annuity (PLIA)
- ... (rest of the list omitted for brevity)

Choosing the right annuity can be a complex decision, but it's an important one. By following the tips in this guide, you can compare and choose the best annuity for your retirement savings needs.



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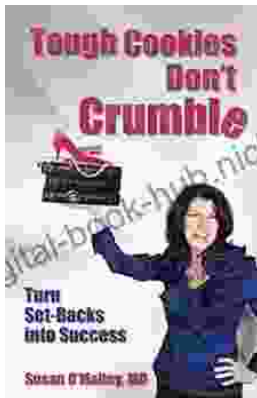
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