

# 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     | Many annuities allow a percentage of the contract value to be withdrawn annually without penalty.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)**  
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# Cd Rates Compare Tutorial

**S Ben Porath**



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