



CDs vs. MYGAs

Feature	MYGA	CD
Is it free from principal/market risk and price fluctuations?		
Is it a "no load" savings products where there are no administrative fees charged?		
Is there a minimum interest rate guaranteed for the life of the contract?		
Are interest earnings tax-deferred?		
Are interest earnings reinvested automatically with no current income taxation?		
Does it provide penalty-free withdrawals up to 10% of the account value following the first year anniversary and each year thereafter?		
Does it pay the proceeds penalty-free to a designated beneficiary upon the death of the owner?		
Does the investment automatically avoid the expense and delay of probate?		
Does it offer guaranteed lifetime income with tax deferred advantages?		
Can withdrawals be made prior to age 59-1/2 without being subject to an IRS penalty tax?		
Is the deposit guaranteed?*		

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Richard Bailey



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