

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	Many annuities allow a percentage of the contract value to be withdrawn annually without penalty.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



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Table of Contents Cd Rates Compare Tutorial

1. Understanding the eBook Cd Rates Compare Tutorial
 - The Rise of Digital Reading Cd Rates Compare Tutorial
 - Advantages of eBooks Over Traditional Books
2. Identifying Cd Rates Compare Tutorial
 - 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 Tutorial
 - User-Friendly Interface
4. Exploring eBook Recommendations from Cd Rates Compare Tutorial
 - Personalized Recommendations
 - Cd Rates Compare Tutorial User Reviews and Ratings

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