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 | Many annuities allow a percentage of the contract value to be withdrawn annually without penalty.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 59% 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. |
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