



# ANNUITIES

*Choosing the Right Annuity*

Janney offers you access to a variety of annuities that can be an important part of a diversified retirement portfolio. With recent innovations, annuities are now more flexible than ever. They can help you meet a broad range of financial needs, from guaranteed income and tax-deferred growth to protection of assets.

## COMMON TYPES OF ANNUITIES

**Immediate Annuities** are designed for investors who need income now. They provide an immediate stream of steady cash flow which can be tax-efficient.

**Variable Annuities** allow you to participate in the equity markets with a guaranteed income stream that you can receive now or in the future.

**Fixed Annuities** provide you with a minimum rate of return and a guarantee of your principal.

Annuities can also provide you with the ability to:

- Build an income stream you will not outlive
- Remain invested in equities while receiving guarantees
- Generate a specific, minimum percentage of income from an asset base
- Build a guaranteed future amount from which to draw income

## INCLUDING ANNUITIES IN YOUR RETIREMENT PLAN

The following two scenarios help to explain how annuities can assist you in reaching your retirement goals when used as part of a diversified portfolio.

### **Nearing Retirement & Insuring Your Goals**

For investors who have 10 years or less until retirement, market volatility might have you concerned about achieving enough growth. A variable annuity helps to protect your nest egg as you approach retirement and then provides you with a reliable income stream you can't outlive. This type of annuity can help protect you from a major market downturn close to retirement when you have the least amount of time to recoup your losses. And, when you're ready to retire, a portion of your retirement income will be guaranteed.

### **Guaranteed Income for Life**

If you are transitioning into retirement, you may be concerned that Social Security and other fixed sources of income will not be enough to cover your essential expenses. Many annuities now allow you to stay invested in equity markets while offering protection of your income stream and a hedge against the effects of inflation. This

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is done through optional guaranteed withdrawal benefits, which can be based on single or joint life expectancy and can be purchased for an additional cost.

### Additional Benefits

Optional features such as living and death benefit riders can:

- Provide guaranteed income for life
- Help you to capture gains in rising markets
- Shield your investment from losses in declining or flat markets
- Help reduce the effects of inflation
- Protect your beneficiaries with minimum death benefits

These features can be purchased for an additional cost when you purchase your annuity.

## HELP FROM YOUR JANNEY FINANCIAL ADVISOR

Before buying an annuity, it is important to consider how it will work with your other investments, how much you want to invest and what type of annuity makes the most sense for you.

Your Financial Advisor can help you narrow your choices by explaining types and features of annuities that may best fit your needs. Your Financial Advisor can also help you review various insurance company providers so you can determine the best offer based on:

- Benefits
- Costs
- Your liquidity needs
- Issuer strength

Contact your Janney Financial Advisor or visit [www.janney.com](http://www.janney.com) to learn more about annuities and how you can make an informed decision.

*Investors should consider the contract and the underlying portfolios' investment objectives, risks, charges and expenses carefully before investing. This and other important information is contained in the prospectuses, which can be obtained from your financial professional. You should read the prospectuses carefully before investing.*

*Variable annuities are suitable for long-term investing, particularly retirement savings. Annuities are subject to investment risk. Your principal value may decline. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your licensed financial professional can provide you with costs and complete details.*

*Guarantees are subject to the claims-paying ability of the issuing insurance company.*

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