



**Annuities work because:**

- Can't lose principal
- Guaranteed income for both lives
- Remaining principal, interest, & bonus paid out at time of death
- Upfront bonus of \_\_\_\_\_
- Only fee \_\_\_\_\_
- Access to 10% FREE withdrawals each year
- Income continues even if account value goes down to zero in case of longevity
- Exit charges ONLY if we exit in entirety

**Every other approach:**

- Leaves money at risk
- Greatly increases chance of running out of money
- Much less yield

(Forbes article says only take out 3% in new interest environment)