

# Fixed Annuities v/s Bank CDs

	Annuity	CD
Safety of Principal	<ul style="list-style-type: none"><li>• Yes</li></ul>	<ul style="list-style-type: none"><li>• Yes</li></ul>
Tax Deferred Accumulation	<ul style="list-style-type: none"><li>• Yes</li></ul>	<ul style="list-style-type: none"><li>• No</li></ul>
Interest Rate Guarantee	<ul style="list-style-type: none"><li>• Yes</li></ul>	<ul style="list-style-type: none"><li>• Yes</li></ul>
Early Withdrawal Charges	<ul style="list-style-type: none"><li>• Possibly</li></ul>	<ul style="list-style-type: none"><li>• Yes</li></ul>
Liquidity without Charges	<ul style="list-style-type: none"><li>• Yes</li></ul>	<ul style="list-style-type: none"><li>• No</li></ul>
Impact on Social Security	<ul style="list-style-type: none"><li>• No</li></ul>	<ul style="list-style-type: none"><li>• Yes</li></ul>
Penalty –Free Death Benefit	<ul style="list-style-type: none"><li>• Yes</li></ul>	<ul style="list-style-type: none"><li>• No</li></ul>
Provide Lifetime Income	<ul style="list-style-type: none"><li>• Yes</li></ul>	<ul style="list-style-type: none"><li>• No</li></ul>