

Annuities

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In investment, an annuity is a series of payments made at equal intervals based on a contract with a lump sum of money. Insurance companies are common annuity providers and are used by clients for things like retirement or death benefits. Examples of annuities are regular deposits to a savings account, monthly home mortgage payments, monthly insurance payments and pension payments. Annuities can be classified by the frequency of payment dates. The payments (deposits) may be made weekly, monthly, quarterly, yearly, or at any other regular interval of time. Annuities may be calculated by mathematical functions known as "annuity functions".

An annuity which provides for payments for the remainder of a person's lifetime is a life annuity. An annuity which continues indefinitely is a perpetuity...

Life annuity

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A life annuity is an annuity, or series of payments at fixed intervals, paid while the purchaser (or annuitant) is alive. The majority of life annuities are insurance products sold or issued by life insurance companies. However, substantial case law indicates that annuity products are not necessarily insurance products.

Annuities can be purchased to provide an income during retirement, or originate from a structured settlement of a personal injury lawsuit. Life annuities may be sold in exchange for the immediate payment of a lump sum (single-payment annuity) or a series of regular payments (flexible payment annuity), prior to the onset of the annuity.

The payment stream from the issuer to the annuitant has an unknown duration based principally upon the date of death of the annuitant. At this...

Annuities in the United States

variable annuities while fixed annuities and fixed indexed annuities typically pay an up front commission. Some firms allow an investor to pick an annuity share

In the United States, an annuity is a financial product which offers tax-deferred growth and which usually offers benefits such as an income for life. Typically these are offered as structured (insurance) products that each state approves and regulates in which case they are designed using a mortality table and mainly guaranteed by a life insurer. There are many different varieties of annuities sold by carriers. In a typical scenario, an investor (usually the annuitant) will make a single cash premium to own an annuity. After the policy is issued the owner may elect to annuitize the contract (start receiving payments) for a chosen period of time (e.g., 5, 10, 20 years, a lifetime). This process is called annuitization and can also provide a predictable, guaranteed stream of future income during...

Annuities in the European Union

The mathematics of annuities has been very fully treated in Demoivre's Treatise on Annuities (1725); Simpson's Doctrine of Annuities and Reversions (1742);

Under European Union law, an annuity is a financial contract which provides an income stream in return for an initial payment with specific parameters. It is the opposite of a settlement funding. A Swiss annuity is not considered a European annuity for tax reasons.

Fixed annuity

the annuity policy. How the actual rate of interest is credited on the policy differentiates traditional fixed annuities from indexed annuities. Traditional

Fixed annuities are insurance products which protect against loss and generally offer fixed rates of return. The rates are typically based on the current interest rate environment. They are offered by licensed and regulated insurance companies. State insurance/insolvency funds guarantees vary from state to state, and may not cover 100% of the Annuity Value. For example, in California the fund will cover "80% not to exceed \$250,000."

Retirement annuity plan

annuities will have to pay a surrender fee if they unexpectedly will withdraw funds during the early years of the contract. However, most annuities allow

Retirement annuity plan is a financial product that ensures regular income to retirees in later years. A 'Retirement annuity plan (RAP) is a type of retirement plan similar to IRA that provides a stream of regular (single) distributions to an insured retiree. Time intervals between distributions as well as their amount are defined by conditions and type of the annuity between issuer organization and client. Nowadays many types of retirement annuities are offered on the market.

Equity-indexed annuity

according to the My Annuity Store, Inc.. Equity-indexed annuities may also be referred to as fixed indexed annuities or simple indexed annuities. The mechanics

An indexed annuity (the word equity previously tied to indexed annuities has been removed to help prevent the assumption of stock market investing being present in these products) in the United States is a type of tax-deferred annuity whose credited interest is linked to an equity index—typically the S&P 500 or international index. It guarantees a minimum interest rate (typically between 1% and 3%) if held to the end of the surrender term and protects against a loss of principal. An equity index annuity is a contract with an insurance or annuity company. The returns may be higher than fixed instruments such as certificates of deposit (CDs), money market accounts, and bonds but not as high as market returns. Equity Index Annuities are insured by each state's Guarantee Fund; coverage is not as...

Government Annuities Act

Government Annuities Act is a stock short title used in New Zealand and the United Kingdom for legislation relating to government annuities. The Government

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Swiss annuity

as Liechtenstein, also market such contracts as Swiss annuities. The hallmarks of a Swiss annuity generally include the ability to invest in multiple currencies

A Swiss annuity simply refers to a fixed or variable annuity marketed from Switzerland or issued by a Swiss based life insurance company but has no legal definition. Insurance brokers promoting annuity contracts issued by insurance companies domiciled in jurisdictions outside of Switzerland, such as Liechtenstein, also market such contracts as Swiss annuities. The hallmarks of a Swiss annuity generally include the ability to invest in multiple currencies, the custody of assets within Switzerland, and the flexibility of withdrawals. Often touted benefits of a Swiss annuity include the safety of Switzerland plus some degree of asset protection.

Annuity (disambiguation)

from which payments continue indefinitely Annuities under American law Annuities under European law Annuities under Swiss law This disambiguation page

An annuity is a financial contract guaranteeing a series of regular payments made at equal intervals over a fixed period of time.

It may also refer to:

Life annuity, an annuity in which the term is a person's lifetime

Perpetuity, or perpetual annuity, an annuity from which payments continue indefinitely

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