

Brady Hansmann with Guardian Financial, Inc. Highlights Fixed Index Annuities: A Reliable Solution in Retirement

With rising concerns about retirement income and market volatility, Fixed Index Annuities (FIAs) are emerging as a powerful tool.

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With rising concerns about retirement income and market volatility, Fixed Index Annuities (FIAs) are emerging as

a powerful tool to provide individuals with a stable and predictable income stream for life. As Americans face increasing financial uncertainty in retirement, FIAs offer a blend of growth potential, downside protection, and guaranteed income benefits that are hard to ignore.



What Are Fixed Index Annuities?

FIAs are insurance products that provide a unique combination of benefits:

- **Growth Potential:** Earnings are linked to the performance of a stock market index, such as the S&P 500, offering growth without direct exposure to market risks.
- **Principal Protection:** Unlike direct stock investments, FIAs ensure that principal amounts are protected, even in the event of market downturns.
- **Guaranteed Lifetime Income:** Perhaps the most attractive feature, FIAs can provide policyholders with a steady income for life, making them an excellent option for retirees seeking financial stability.

The Income Advantage

One of the standout features of FIAs is their ability to deliver guaranteed income that retirees cannot outlive. This is achieved through income riders or annuitization options, which ensure steady payments regardless of market conditions or how long you live.

“Fixed index annuities provide peace of mind for individuals who are looking for predictable

income in retirement,” said Brady Hansmann with Guardian Financial, Inc. . “With today’s economic uncertainties, FIAs are becoming an increasingly popular choice for those who want a dependable, lifelong income stream or the potential for upside growth without downside market risk.”

Additional Benefits of Fixed Index Annuities

1. Tax Deferral: Earnings within the annuity grow on a tax-deferred basis until withdrawals are made, helping savers build their nest egg more efficiently.
2. Flexibility: FIAs offer customizable options to fit individual financial goals, including spousal benefits and legacy planning.
3. Protection Against Longevity Risk: Unlike traditional savings vehicles, FIAs address one of the biggest fears of retirees: outliving their money.

Who Can Benefit from Fixed Index Annuities?

FIAs are particularly suitable for:

- Pre-retirees looking to solidify their retirement plans.
- Retirees seeking to supplement Social Security or pension income.
- Individuals who want to reduce exposure to market volatility while still achieving growth.

A Timely Solution in an Uncertain Economy

As market volatility and inflation concerns shape the financial landscape, FIAs are gaining recognition for their ability to integrate a two-bucket approach. This strategy includes a 'growth' bucket designed for long-term market growth and a 'protection' bucket utilizing an FIA to provide financial security. For retirees and those approaching retirement, FIAs serve as a critical component of the protection bucket, offering stability and peace of mind during uncertain times.

Learn More

To learn more about the income benefits of fixed index annuities and how they can play a critical role in your retirement strategy, contact Brady Hansmann with Guardian Financial, Inc. at 479-268-4463 or visit guardianfinancialinc.com

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