

# The Role of Annuities in a Diversified Retirement Plan - by Fraser Allport, Fiduciary

*Annuities play a key role in achieving financial security. Fraser Allport explains why annuities are a fundamental building-block in a balanced Retirement Plan.*

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[Fraser Allport](#) is a Fiduciary and Certified Estate Planner.™

Fraser has been In Financial Services since 1982.

He lives in Daytona Beach, FL., and can work in all 50 States.

As a Fiduciary, Fraser's Goals are mutually aligned with his Clients.



Experience Matters

With 43 years of experience, one lesson stands out to Fraser : [Retirement](#) planning is about Safety of Principal, and having that principal generate steady monthly income. It's that simple and smart : In Retirement, Safety and Income are the mantra and the Goal.

“

All Knowledge comes from Experience ”

*Albert Einstein*

A diversified retirement plan helps a person sleep well at night. [Annuities](#) play a key role in achieving that peace of mind. Fraser explains below how and why annuities play

an important role in a diversified retirement strategy, and how Fraser Allport uses annuities to help retirees earn guaranteed lifetime Income.

## Why Diversification Matters in Retirement

Diversification is fundamental to retirement planning. Simply put, it's about spreading one's financial resources across different investments to reduce risk.

With over five decades of experience, Fraser Allport has seen firsthand how market fluctuations, economic downturns, or unexpected life events can disrupt retirement plans built around a single strategy.

Diversification is a defense against uncertainty, and annuities are uniquely positioned to offer safety of principal and monthly lifetime income as part of a balanced retirement portfolio.

This is Holistic planning at it's best.

### How Annuities Strengthen a Retirement Portfolio

Annuities compliment traditional investment vehicles like stocks, bonds, and mutual funds by providing guaranteed lifetime income.

No other asset can do that. Here's how annuities can help enhance a retirement plan, and provide a person with additional retirement income :

#### 1. Guaranteed Income Stream

Annuities provide predictable monthly payments for one's lifetime, offering secure lifetime income that other assets cannot.

Having enough monthly Guaranteed Lifetime Income is the key to a comfortable retirement. Annuities accomplish precisely this by providing consistent monthly income that a person can count on for Life.

Spouses usually opt for Joint lifetime income : Guaranteed income until both Spouses have passed.

That's quite a Lifetime Asset for both Spouses.

#### 2. Protection from Market Downturns

Fraser's # 1 Rule as a Fiduciary is " Don't Lose Money ! " Certain types of annuities shield a person from market losses, like fixed and fixed-indexed annuities.



Losing money in retirement can be both financially and psychologically damaging. Losing money may also reduce a person's standard of living.

But with the right kind of annuity, if the Markets drop, the principal and accrued earnings remain protected from market losses.

This safety net can be invaluable during turbulent economic times. Bottom Line : The Annuity's principal is protected from stock market losses.

### 3. Longevity Protection

One of the biggest fears for retirees is outliving their savings. Annuities effectively address this longevity concern by providing income that one cannot outlive.

By allocating a portion of one's retirement savings into annuities, a person creates a monthly lifetime income check, ensuring that money is always coming in, no matter how long one lives.

#### Types of Annuities for a Diversified Plan

Different annuities are tailored to specific needs, each playing a strategic role in a diversified retirement plan. Here are three types of Annuities :

##### □ Fixed Annuities:

A Fixed Annuity is ideal for conservative investors seeking guaranteed interest rates and predictable returns without market risk.

##### □ Fixed Indexed Annuities:

Combine market-linked growth potential with principal protection, providing opportunities for growth alongside guaranteed income.

##### □ Immediate Annuities:

Provide immediate monthly payments. Well-suited for retirement seekers who want predictable income immediately.

By understanding various annuity options, a person can strategically diversify their retirement portfolio.

This aligns their investments with their risk tolerance, income needs, LT Goals, and time horizon.

#### Integrating Annuities into a Retirement Strategy

Everybody's retirement strategy is unique, and personal. Fraser works closely with retirees and pre-retirees to determine how much of their portfolio should be allocated to annuities ... based on their needs, risk tolerance, time horizon and goals. Fraser Allport's methodology involves:

- Identifying a person's current monthly Income and Expenses.
  - Using annuities to generate Guaranteed Lifetime Income ... a monthly check for Life.
  - Annuities can help close The Retirement " Income Gap ".
- The Goal is to have a surplus of monthly income in retirement by utilizing annuities.

□ Allowing other investments (stocks, real estate, gold, etc. ) to focus on long-term growth and inflation protection.

□ This balanced approach ensures that a person's living expenses are covered by secure, predictable income.

This gives a person the freedom and confidence to pursue growth elsewhere in their portfolio.

In sum : Monthly checks are how a person sustains their standard of living.

<https://www.fraserallport.com/annuities>

<https://www.fraserallport.com/post/the-history-and-origins-of-the-annuity>

Summary :

About Fraser Allport

With 43 years of experience helping Clients plan for, and enjoy, Retirement, Fraser knows that annuities are indispensable in creating a well-rounded, diversified retirement strategy.

Annuities provide safety of principal, guaranteed lifetime income, and peace of mind - exactly what one needs in Retirement.

Learn more about how annuities can diversify and enhance a Retirement Plan. Fraser is in Daytona Beach, Florida at 386.882.6256.

Or schedule a complimentary consultation with Fraser Allport at :  
[www.calendly.com/fiduciaryadvisor](http://www.calendly.com/fiduciaryadvisor).

The ultimate Goal is for a person to have a secure, comfortable, Worry-Free retirement.

43 years of Experience says it all : Fraser Allport builds lifetime relationships with his Clients.

Fraser is an Independent Fiduciary, and the Owner of The Total Advisor, LLC, specializing in Retirement, Income Tax, and Estate Planning.

Fraser also has core expertise in Social Security, Medicare, Long Term Care, Home Health Care, Life Insurance and Annuities.

Experience Matters

Fraser's Florida license # A 004461 and L 0947754

Fraser Allport's Bio', Credentials, Services and Client Reviews are at : [www.FraserAllport.com](http://www.FraserAllport.com)

Google Reviews - [bit.ly/42IHamf](https://bit.ly/42IHamf)

Sources:

□ U.S. Social Security Administration.

"Benefits Planner: Income Taxes and Your Social Security."

[www.ssa.gov](http://www.ssa.gov)

<https://www.fraserallport.com/post/annuities-social-security-medicare>

<sup>2</sup> Internal Revenue Service. "Social Security Benefits Worksheet." [www.irs.gov](http://www.irs.gov)

<sup>3</sup> Medicare.gov. "Medicare Costs: How Income Affects Your Premium." [www.medicare.gov](http://www.medicare.gov)

<sup>4</sup> Centers for Medicare & Medicaid Services. 2025 IRMAA Premium Brackets. [www.cms.gov](http://www.cms.gov)

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