

# Fraser Allport Announces: Annuities Gain Ground in Pension Plans as Retirees Seek Lifetime Income Security

*Fraser Allport highlights why annuities are becoming a foundational strategy in retirement planning amid market volatility and longer life expectancy.*

DAYTONA BEACH SHORES, FL, UNITED STATES,  
June 23, 2025 /EINPresswire.com/ --

As Americans live longer and face increasing market uncertainty, many retirees are turning to [annuities](#) to ensure predictable, lifetime income. With over 43 years of financial advisory experience, Fraser Allport outlines five key reasons why pension plans are incorporating annuities more frequently:

1. Providing Guaranteed Lifetime Income  
Annuities function similarly to pensions, offering consistent income throughout [retirement](#). This structure helps address the common concern of outliving one's savings.

## 2. Managing Investment Risk and Market Volatility

Products like Fixed Indexed Annuities offer protection of principal while still providing guaranteed lifetime income—regardless of market performance.



All knowledge comes from  
Experience"

*Albert Einstein*

## 3. Offering Flexibility and Customization

Annuities can be tailored through a variety of payout options, including joint-spousal income, period-certain

payments, and deferral strategies for estate planning.



#### 4. Delivering Tax Advantages

Deferred annuities allow for tax-deferred growth, which helps extend the value of retirement assets and delay taxes until income is withdrawn.

#### 5. Bridging the Retirement Income Gap

For retirees whose Social Security and savings are insufficient, annuities can create a “personal pension,” delivering guaranteed monthly income for life.

“Annuities are increasingly being added to pension strategies because they provide what many retirees want most—principal protection and guaranteed income for life,” says Allport. “They essentially create a paycheck that lasts as long as you do.”



Experience Matters

To learn more or schedule a complimentary consultation with Fraser Allport, visit [www.fraserallport.com](http://www.fraserallport.com), or book directly at [www.calendly.com/fiduciaryadvisor](http://www.calendly.com/fiduciaryadvisor).

#### About Fraser Allport

Fraser Allport is the Owner of The Total Advisor, LLC, based in Daytona Beach, Florida. He is an Accredited Investment [Fiduciary](#)<sup>®</sup>, Certified Estate Planner<sup>™</sup>, and National Social Security Advisor<sup>®</sup> with 43 years of experience. Fraser specializes in holistic financial services, including Retirement, Estate, Social Security, Medicare, and Tax Planning. He offers personal consultations via phone, Zoom, or in person and provides pro-bono educational workshops for organizations, schools, and businesses.

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