

Fraser Allport Educates Retirees on Key Differences Between Annuities, 401(k)s, and IRAs

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Fraser Allport, a [retirement](#) and estate planning with over 43 years of independent experience, is committed to helping retirees and pre-retirees make informed decisions. In a continued effort to educate the public, Fraser highlights the core differences between [annuities](#), 401(k)s, and IRAs—three powerful tools that can shape a comprehensive retirement strategy.

“With so many options available, it’s critical for retirees to understand the features, benefits, and limitations of each vehicle,” says Allport. “Retirement isn’t one-size-fits-all. Every decision must be customized to the individual.”

Annuities: Guaranteed Income for Life



All Knowledge comes from
Experience. ”

Albert Einstein

essential expenses.

Annuities offer retirees the stability of a predictable and lifetime income stream. Fraser explains that annuities can be especially valuable for clients without a pension or for those concerned about outliving their savings. With tax-deferred growth and lifetime withdrawal benefits, annuities serve as a dependable foundation for covering



401(k)s: Employer-Sponsored Growth

Fraser advises clients to take full advantage of pre-tax plans, especially those offering employer matches. These pre-tax or Roth contributions grow tax-deferred and can form a major part of retirement income. Required minimum distributions at age 73 and tax implications must be planned carefully.

IRAs: Flexible Retirement Savings

IRAs offer greater control for those without workplace retirement options. Whether traditional, Roth, or SEP, Fraser helps clients align their contributions with their tax planning strategy. With no RMDs for Roth IRAs and tax-deferred growth across all types, IRAs allow for powerful, flexible savings.

Diversification is Key

Fraser emphasizes the importance of diversification. "Your retirement income strategy should include annuities for guaranteed income, 401(k)s and IRAs for growth, and other investments like bonds and Cash for flexibility," he says.

Through one-on-one consultations, Fraser empowers his clients to retire with confidence and clarity. As an Accredited Investment [Fiduciary](#)[®], Certified Estate Planner[™], and National Social Security Advisor[®], Fraser takes a holistic approach, ensuring that every financial decision fits within a broader life and legacy plan.

About the Author

Fraser Allport is the Owner of The Total Advisor, LLC, based in Daytona Beach, FL. Fraser is also an Accredited Investment Fiduciary[®], Certified Estate Planner[™], and National Social Security Advisor[®], with 43 years of experience. He provides Retirement, Estate, Medicare, Social Security and Tax Planning services throughout Florida, and across the U.S.

Fraser offers in-person, phone, or Zoom consultations, as well as pro-bono on-site educational workshops for schools, corporations, and community organizations. Fraser empowers his clients to retire with confidence. Please see : www.FraserAllport.com

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