

	Single Premium Deferred Annuity	Money Market Fund	Certificate of Deposit
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## Safety

Is your principal 100 % guaranteed?	YES	NO	YES
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## Liquidity

Can you make cash withdrawals without penalty?	YES	NO	YES
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Is there a provision to provide a guaranteed lifetime income with additional tax advantages?	YES	YES	NO
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## Flexibility

Can you make small additional contributions?	YES / NO	YES	NO
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Can you choose to take interest only or receive a guaranteed lifetime income?	YES	NO	NO
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## Sales Charges

Do you ever have to pay commissions?	NO	NO	NO
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## Favorable Taxation

Is your interest free from current income taxes?	YES	NO	NO
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Is your interest compounded and reinvested automatically with no current income taxes?	YES	NO	NO
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Is interest included in the formula for taxing Social Security Benefits?	NO	YES	YES
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Are property taxes due on these?	NO	YES	NO
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Is there automatic avoidance of probate expenses and delays?	YES	NO	NO
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