RETAIL ANNUITIES

Safe Growth. Flexible Access. Guaranteed Income.

SAGE
SETTLEMENT CONSULTING

WHEN A STRUCTURED SETTLEMENT ISN'T THE RIGHT FIT

Not every client wants to place all of their settlement proceeds into a structured settlement.
Some have already received a lump sum, need greater liquidity, or simply want additional options.

RETAIL ANNUITIES PROVIDE INSURANCE BACKED SOLUTIONS THAT CAN OFFER

- Principal Protection
- Market Growth Opportunities
- Tax-Deferred Growth
- Greater Liquidity Than Structures
- Guaranteed Income Options

MYGA
MULTI-YEAR GUARANTEED ANNUITIES

BEST FOR

Clients seeking guaranteed growth with little to no market risk.

Key Benefits

- Guaranteed fixed interest rate
- 100% principal protection
- Tax-deferred growth
- Typically up to ~10% annual penalty-free withdrawals
- Predictable, CD-like accumulation

FIA
FIXED INDEXED ANNUITIES

BEST FOR

Clients who want market growth potential without market losses.

Key Benefits

- 0% market loss floor
- Growth linked to a market index (with cap)
- Principal protection
- Tax-deferred accumulation
- Annual penalty-free withdrawal provisions

RILA
REGISTERED INDEX-LINKED ANNUITIES

BEST FOR

Clients comfortable accepting limited market risk for greater upside.

Key Benefits

- Higher growth potential than many FIAs
- Downside protection through built-in buffers
- Tax-deferred growth
- Annual liquidity options
- Balance of protection & participation

SPIA/DIA
INCOME ANNUITIES

BEST FOR

Clients who want a guaranteed income stream they can't outlive.

Key Benefits

- SPIA: guaranteed income starts now
- DIA: larger income starts at a future date
- Not tied to market performance
- Pension-like paycheck for life
- Ideal at / nearing retirement

COMPARE YOUR OPTIONS

FEATURE	MYGA	FIA	RILA	(SPIA/DIA)
Principal Protection	100% Guaranteed	100% (0% Floor)	Partial (Buffer)	100% (income)
Growth Potential	Guaranteed Fixed	Moderate	High	Income, not accumulation
Market Risk	None	None	Limited	None
Liquidity	~10% Annual Free	~10% Annual Free	~10% Annual Free	Limited / illiquid
Typical Surrender Period	3–7 Years	5–7 Years	~6 Years	N/A (irrevocable)

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