

## Add to your retirement savings with a deferred annuity

Annuities through Vanguard

Should I consider an annuity?

Get guaranteed income

Save for retirement

Transfer an annuity

A deferred annuity can be a great way to continue your retirement saving if you've already contributed the maximum to other retirement accounts. You can defer taxes on your earnings until you make withdrawals.

### Deferred variable annuity

With this type of annuity, you can invest in portfolios covering all of the major asset classes—giving you a chance at long-term growth. Deferred variable annuities typically provide you with the flexibility to manage your account as you see fit. You direct your investment and you can typically make tax-free exchanges between the investment portfolios offered. You can also add to or withdraw from your annuity at any time, although you may be subject to taxes and penalties on the withdrawal of any tax-deferred earnings if you're under age 59½.

[Learn more about deferred variable annuities through Vanguard »](#)

#### Need to talk?

Our licensed, noncommissioned specialists will be happy to help you figure out which annuity might be right for you. Just give us a call at **800-357-4720**.

### Fixed deferred annuity

These annuities provide you with the stability of a fixed rate of return and protection of your principal.\*

The fixed rate in these products is locked in for a set amount of time, typically 3 to 7 years. While most fixed deferred annuities require that you keep your money invested for the duration of the guaranteed period in order to avoid surrender charges, they typically do allow limited access to your investment. Therefore, you should only consider them if you don't think you'll need to access more than 10% of your investment annually for the duration of the rate guarantee period. As with other deferred annuities, you'll be subject to taxes and penalties on your earnings if you withdraw them prior to the age of 59½.

[Learn more about fixed deferred annuities through Vanguard »](#)

### Get started

 Talk to an annuity specialist at **800-357-4720**.

### Related items

-  [View deferred variable annuity portfolios](#)
-  [Is an annuity right for you?](#)

\*Product guarantees are subject to the claims-paying ability of the issuing insurance company.

Deferred variable annuities are long-term vehicles designed for retirement purposes and contain underlying investment portfolios that are subject to market fluctuation, investment risk, and possible loss of principal. If you take withdrawals from a variable annuity prior to age 59½, you may have to pay ordinary income tax plus a 10% federal penalty tax.

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