



# FIXED ANNUITY

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**What has been the biggest change that has occurred over the last 100 years ?**

It's not the Automation of Business or Transportation or Wireless communication..... then What ?



# “Extension of Human Life Span”

Note: As a result of advancement in medical technology, the human life span has extended and the average life span is 80-85.

If a person's current age is 65, he/she can live for another 15-20 years.

So the question arises here is not “What if I die soon,” but rather “What if I live longer !”.

So what is the solution to this ?



# Answer to this is “INCOME” in retirement life.

Income has become and will remain the main issue in Retirement.

The solution to this is to have a vehicle which protects your hard earned money and be there when you need it.

We already have ideal vehicle- and it's called  
**“FIXED ANNUITY”**

Fixed Annuity is issued as contract by insurance company designed to provide income that cannot be outlived.

- It “Guarantees income for Life” . It provides Guarantee of Principal and minimum Interest rate guarantee.
  - Nothing else can do it. Not your bank, not your mutual fund and not your real estate.
- If you are concerned with the SAFETY of your money then part of your money should be in ‘Fixed Annuity’ as there is a Triple level of Security with Annuity.
  - The Asset and Ratings of the Insurance company: Assets of insurance companies would be huge and one of the major player in this industry has assets excess of \$1 trillion.
  - Legal reserve system: Reserve requirement of Insurance companies are far more stringent than banks. In the unlikely occasion of company going under, other Insurance companies come in to buy the assets and protect the policy holder.
  - State guarantee fund: In the worst case if asset of the company and legal reserve doesn't work then the State guarantee fund would kick in to guarantee the policy holder's value up to specific amount.
- Tax Deferral: There is no Federal or State income Tax on the growth inside an Annuity.
- Protection from Creditor: Most of the states have enacted laws that protect money in an Annuity or Life insurance from Creditors.

# Contact Information

Feel free to call me to know/compare different products available in the market.



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