

ANNUITY

VS.

LIFE INSURANCE

Costs and Payments

One-time or regular contributions; no mandatory ongoing payments.

Requires ongoing premiums; coverage lapses if stopped. Costs similar to annuities.

Investment Growth

Higher growth potential and return guarantees; all funds invested.

Offers diverse growth options with limited return guarantees; some payments cover insurance.

Income Payout Options

Payouts start at the policyholder's choice, with lifetime or fixed-term options guaranteed.

Allows cash withdrawals or loans; no guaranteed income.

Death Benefits

May include a smaller death benefit; earnings subject to income tax.

Provides large, tax-free death benefit, reduced by withdrawals or loans.

Additional Riders

Enhances future income with riders for guaranteed retirement or increased long-term care payments.

Offers extra protection riders, like guaranteed insurability and accidental death benefits.

2016 Life Insurance And Annuity Executive Survey

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2016 Life Insurance And Annuity Executive Survey:

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