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## AnnuityAdvantage Encourages Younger Individuals to Consider Tax Benefits, Built-in Security of Fixed Annuities as Part of Retirement Planning

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Sep 02, 2014, 08:35 ET

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MEDFORD, Ore., Sept. 2, 2014 /PRNewswire/ -- Not long ago, people in their thirties and forties might have believed they were "too young" to purchase an annuity. That conventional wisdom is being brushed aside as more people under 50 add fixed annuities to their retirement income strategy. As a leading provider and information resource on fixed-rate, fixed-indexed, and immediate income annuities, the team of experts at AnnuityAdvantage.com is pleased to see this demographic shift.

"No one would claim to be too young to participate in their company's 401k or invest in an IRA, so why have annuities been labelled as being only for the over-50 set?" asked Ken Nuss, founder of AnnuityAdvantage. "The answer is a lack of marketing and educational efforts directed at the younger demographic. Many young people simply don't understand what fixed annuities are and how they can add a safety layer to any retirement plan."

According to a 2012 market survey, only 25% of traditional fixed annuity purchasers were under the age of 50. That's up from previous years but still lower than it ought to be. The primary motivations for these buyers were gaining a sense of independence and safeguarding assets against market uncertainties.

The market crash of 2008 should have served as a wakeup call to any complacent young investor. Before the crash, many people assumed their 401k plans were a "set it and forget it" retirement plan. In case the lesson's been forgotten, here it is in a nutshell: yes, you can lose money in a 401k – a lot of money. The aftershocks of the crash are still being felt, but if there's any silver lining it's that younger investors are now thinking more critically about their retirement income options.

Indeed, young people today are remarkably tuned in to their finances, and marketers are just now catching on to that reality. Even workers in their twenties and thirties are aware of the risk of outliving their retirement funds. They also know that Social Security is not a strong enough basket to hold all of their eggs. A diverse approach is the solution, and fixed annuities deserve a place at the table.

Deliberate planning is always superior to a hands-off retirement approach, and fixed annuities represent one of the most dependable plans on the market today. And it's never too soon to add an annuity to a retirement plan portfolio; most annuities provide better payouts at an anticipated retirement age the earlier they're purchased.

Nuss added: "When Americans are asked what concerns them most about retirement, the thought of outliving their money is always at or near the top of the list. That's true across all demographic groups. The beauty of fixed annuities is that they provide guaranteed lifetime income, and some products even allow for beneficiaries to continue receiving benefits for a set period of time after the primary policyholder's death."

AnnuityAdvantage.com has built a reputation as a trusted destination for fixed annuity shoppers. The service is free, and industry experts have curated the site's list of available annuities. Younger individuals curious about their options are encouraged to call AnnuityAdvantage's customer service line and receive personalized guidance on choosing the most appropriate fixed annuity for their situation.

Founded in 1999 by veteran financial and retirement planner Ken Nuss, AnnuityAdvantage is a leading online provider of fixed-rate, fixed-indexed, and immediate income annuities. Consumers planning for retirement have come to rely on AnnuityAdvantage for individualized, expert recommendations and guaranteed, high-value annuity products that have been thoroughly screened by Nuss and his staff. The company's client-centered approach allows consumers to find the best mix of annuity products for their unique needs from the hundreds of annuities available through AnnuityAdvantage. There are no fees for the service.

Nuss is an active member of the National Association of Insurance and Financial Advisors (NAIFA), the National Association for Fixed Annuities (NAFA), and the National Ethics Association (NEA). He holds an Oregon insurance consulting license, along with an individual producer license in all 50 states and the District of Columbia.

Learn more at <http://www.annuityadvantage.com> or call 1-800-239-0356.

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