

## AnnuityAdvantage Welcomes Positive Economic News for Fixed Annuities, Recommends Near Retirees Dive in to Robust Market

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MEDFORD, Ore., Sept. 30, 2014 /PRNewswire/ -- As of the second quarter, annuity sales as a whole have reached their highest level in three years. Meanwhile, fixed annuities, the specialty of AnnuityAdvantage, have hit sales numbers not seen in five years, according to data released by the Insured Retirement Institute. This surge is a result of several factors, not the least of which is healthy interest rates when compared to other guaranteed, principal protected alternatives.

"Right now, every kind of fixed annuity is seeing an increase in sales," commented Ken Nuss, founder of AnnuityAdvantage. "Not surprisingly, Baby Boomers are the major force behind these trends. Today's near retirees have been smart with their money and are now looking for equally smart ways to turn their accumulated funds into lifetime income security and a worry-free retirement."

The economic numbers tell a powerful story: sales of all annuities for the second quarter totaled almost \$60 billion, which was up 6.8% from the previous quarter and 9.9% over the same quarter in 2013. Fixed annuities accounted for \$24.3 billion in sales, a remarkable year-over-year growth of 41.6%. All signs point to a continuation of current trends.

Within the fixed annuities marketplace, fixed indexed annuities have seen the most dramatic jump in total sales, setting new records in four of the last five quarters. According to Beacon Research, the most recent quarter saw a cool \$12.9 billion in sales of fixed indexed annuities. Fixed indexed annuities let policyholders capitalize on bull markets by tying interest rates to an index; the possible return is usually capped, but is typically higher than one would see from a standard fixed annuity. Naturally, fixed indexed annuities still offer the protection and guarantees that conservative investors have come to expect from other fixed annuity products.

All retirement income vehicles have experienced moderate or strong growth in recent years, but fixed annuities clearly take the prize. Economic conditions have been especially conducive to the success of this stable and trustworthy retirement funding option. Fixed annuities offer a little of everything – great upside potential, protection from market downturns and guaranteed lifetime income. With several types from which to choose and a slate of add-ons, such as survivor benefits and income riders, the lure of fixed annuities is compelling.

Nuss concluded: "Consumers are increasingly aware of the need for lifetime income sources; people are living longer than ever before, and the threat of running out of money is not one to take lightly. Fixed annuities provide exactly the kind of insurance necessary to avoid that threat. Today's robust markets and reasonable interest rates are no doubt helping to fuel these fixed annuity sales increases, but any time is a good time to consider fixed annuities as part of a balanced retirement portfolio."

AnnuityAdvantage provides free, convenient, comparison shopping tools for anyone looking to add fixed annuities to their portfolio. The site's listings are assembled and maintained by a team of fixed annuity industry specialists. Prospective purchasers can even receive personalized advice and assistance in choosing the products that are best suited for their needs through AnnuityAdvantage's customer service portal and free annuity shopping service.

**About AnnuityAdvantage**

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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