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## Long Live Immediate Annuities: Latest Health Statistics Reveal Longer Life Expectancies, Argue for Retirement Income That Won't Be Outlasted

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MEDFORD, Ore., Oct. 28, 2014 /PRNewswire/ -- Running out of retirement income is the number one worry of retirees, and with people living longer than ever before, that worry is understandable. The annuities professionals at AnnuityAdvantage suggest that there's no better time than now to consider immediate annuities as part of one's retirement income solution. Because the income payments from immediate annuities are stable and can't be outlived, they are a stress-free choice for retirement income.

"Immediate annuities offer retirees a host of advantages," commented Ken Nuss, founder of AnnuityAdvantage. "First, and most importantly, there's the assurance that you cannot outlive your funds when you choose a lifetime payout annuity. Simplicity is another advantage; a fixed immediate annuity requires no market watching or other management. Annuities typically generate stronger returns than either Bank CDs or Treasury Notes, providing retirees with increased income in the form of better monthly payments. All things considered, immediate annuities are an ideal solution for a portion of the retirement income puzzle."

Immediate annuities differ from deferred annuities in that payments begin almost as soon as the purchase is complete, typically one month (but not more than one year) later. Investors can choose to receive payments for a set number of years or for their lifetime. Options to add a beneficiary are also available. The insurance company issuing the annuity determines monthly income payments based on the buyer's life expectancy and the principal amount used to purchase the annuity. Buyers relinquish their rights to a lump sum when they purchase an immediate annuity in exchange for guaranteed income payments from the insurance company.

Increased life spans have made retirement planning more complicated over the years. No longer can most people rely on savings alone to get them through 20 or 30 years, nor does Social Security afford enough of a buffer for most people. Considering all the other choices in the market today, few compare to the reliability of an immediate annuity.

The National Center for Health Statistics has determined that a male born in 2012 can expect to live 76.4 years on average; the number for women is 81.4. For individuals turning 65 this year, life expectancy is also greater than it has ever been. Men can look forward to 18 more years, while women will live just more than 20 years past their 65<sup>th</sup> birthday.

A nexus of factors has contributed to the nation's improved longevity numbers. Better access to high-quality medical care is one component, while a healthy and active lifestyle, including aerobic and strength exercise, also plays a significant role. Finally, a stimulated and challenged mind can ward off cognitive decline.

AnnuityAdvantage recommends that near-retirees begin planning their retirement soon; a good kick-start to this process is to estimate one's own life expectancy and build a plan around that number plus a reasonable cushion. The first priority should be to cover all the basic spending needs, and that's where steady income sources like an immediate annuity prove so valuable. Less time spent worrying about money and income means more time to enjoy one's golden years.

The retirement and annuities specialists at AnnuityAdvantage are always available to help people understand their options and select a fixed annuity that's suitable 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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