



Annuity Returns Demonstrate the Safety and Above Average Yields of Fixed Index Annuities

New credibility established for the use of [fixed indexed annuities](#), commonly known as equity indexed annuities, as a preferred "safesavings" retirement investment product.

Medford, OR ([PRWEB](#)) December 6, 2007 -- AnnuityAdvantage.com announced today that according to recently compiled return data, [fixed index annuities](#) outperformed the average returns of traditional safe savings vehicles such as U.S. Savings Bonds and certificates of deposit over the last five years.

"Proving once again that they are a safe, stable way to grow money with no downside risk, fixed index [annuities](#) have become a great addition to an individual's retirement investment options," says Ken Nuss, CEO of AnnuityAdvantage.com, a one-stop annuity comparison and sales service.

A [fixed index annuity](#), also known as an equity index annuity, is a contract between an insurance company and an individual. In return for a premium deposit, insurance companies tie interest earnings on that premium to a market index, such as the S&P 500. One of the most attractive features of a fixed index annuity is that the principal and any credited interest earnings are protected against loss. Another positive feature is a fixed index annuity offers a guaranteed return rate, even if the market index performs poorly.

Terms, surrender fees and indexing methods vary, however, the basic components of fixed index annuities are similar. Principal and credited interest earnings are protected and annuity holders have been generally satisfied with their policies.

"My two fixed index annuities are a strong addition to my retirement portfolio - the risk factor of my money is in the right place. I don't have to think about my money, I just open my statement and see the growth," says Lori Redden from Page, Arizona, who purchased two fixed index annuities through AnnuityAdvantage.com.

Several recent articles from news media outlets have, at times, shed unfavorable light on fixed index annuities. A common target of the media is the lack of SEC oversight on fixed index annuities. The oversight of a [fixed indexed annuity](#) comes from a state's insurance commissioner, because it is a fixed interest insurance product. Even though a fixed index annuity's gains are tied to a stock market index, no individual's money is ever invested directly in the stock market. The issuing insurance company assumes all market risk and ensures contractual guarantees.

"A smart consumer should weigh the differences among the various fixed index annuity products being offered by insurance companies. Also, there are different restrictions on annuities depending on the state that the consumer lives in, so it is integral for a consumer to be informed," says Nuss. AnnuityAdvantage.com provides a free annuity shopping service by searching and comparing product offerings from dozens of insurance companies on behalf of the consumer. CEO Ken Nuss is licensed to sell insurance products in all 50 states and the District of Columbia.

Those interested in learning more about how a fixed index annuity can safely enhance retirement savings should visit www.AnnuityAdvantage.com or call 1-800-239-0356.

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