



# What Can an Annuity Do for You?

## Help **Provide** Income Confidence

Annuity ownership links to retiree confidence.

**Nearly all (97%)** of annuity owners say their annuities help them worry less about running out of money in retirement.



Source: "Annuity Owners Value Benefits of Lifetime Income," BlackRock Retirement Perspectives, October 2024.

## Help **Ease** Spending Uncertainty

Predictable payouts from annuities can create comfort to spend. Retirees spend about **80%** of their lifetime income on average versus approximately **half** of available savings and income sources.



Source: Blanchett, David, and Finke, Michael, "Retirees Spend Lifetime Income, Not Savings," Alliance for Lifetime Income Research, April 2025.

## Help **Enhance** Financial Security

Annuity owners say their annuities:

**88%**

help ease  
**worries** about  
the possibility of stock  
market declines

**84%**

make them less  
**vulnerable** to financial  
fraud or poor financial  
decisions later in life

Source: "Annuity Owners Value Benefits of Lifetime Income," BlackRock Retirement Perspectives, October 2024.

## Help **Address** 3 Key Risks

- 1 Lifespan Risk:** Risk of outliving savings.
- 2 Inflation Risk:** Risk of reduced purchasing power in the future.
- 3 Timing Risk:** Risk of taking portfolio withdrawals when markets are down.

Annuities can help provide **predictable** and **protectable** income for life.

## **Income** for Now... for Later... for Others

**Annuity solutions are as unique as you.** Need to fund retirement in 10-15 years? Bridge an income gap to delay Social Security? Be sure guaranteed income is waiting at age 85? Provide income for spouses, children, grandchildren? *For nearly any income need, there's an annuity for that.*