

Confused about retirement choices?

Written by 'Layin' it on the line' By Lawrence Castillo Guest Columnist
Wednesday, 20 April 2022 05:10



Hurricane Ida, Covid- 19 and a February winter weather disaster in the United States and Mexico; many other catastrophes and worries abound. What issues currently confront the U.S. economy? The answer is multi-level but can be summed up as:

1) The collapse of an economy (potential)

2) Inflation

Where are your important retirement dollars safe? If you have a fixed/indexed annuity, your money is still protected. Think of the simplicity the annuity brings to life. No fees, no loads, no market risk. It is not stocks, bonds, or mutual funds, which rely on fluctuating investment trends. It's dependable fixed/indexed annuities that will fund Baby Boomer retirement.

Safety is not an issue with fixed annuities. The insurance company doesn't borrow money to make risky or speculative investments. What keeps annuities safe? Think of it this way. Are you worried about your homeowners, auto insurance, life insurance company going under? No. Remember, annuities are not speculative investments, but deposit accounts backed up by cash on hand.

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The insurance industry was “the last man standing” during the **Great Depression** when banks and investment firms failed. Then as now, this sector remains the last bastion of financial freedom. The fixed annuity company already has its portfolio to back these contractual guarantees.

Annuities provide a level of economic security that cannot be duplicated by other investments like stocks, bonds, CDs, etc. Annuities relieve the consumer of the need to set aside additional money to offset potential risk and fees for managing the account.

If fear of managing your retirement accounts paralyzes you and causes you stress, **simply pass it to a risk bearer**, an insurance company. Let the annuity provide you with a safe and secure income.

Lawrence Castillo is a member of *Syndicated Columnists*, a national organization committed to a fully transparent approach to money management.

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Interested in additional information?

Register for my FREE Newsletter at 888-998-3463 or click my newsletter link: **<https://annuity.com/lawrence-castillo-newsletter/>**

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