



Annuities: Your Foundation for Safe Yield, Lifetime Income, and a Secure Retirement

Written by Daryl Arno Kutner | TUSK Risk Solutions – www.tuskrisk.com | A+ BBB Rated

Introduction: Why Annuities Matter Now More Than Ever

Retirement has changed. Pensions are rare, Social Security falls short, and volatile markets leave many asking: Where will my income come from?

At TUSK Risk Solutions, we help clients secure predictable, tax-efficient income through modern annuity strategies. This guide explains what annuities are, how they work, and why they've become essential for protecting assets and ensuring guaranteed income for life.

What Is an Annuity?

An annuity is a contract with an insurance company: you contribute a lump sum or series of payments, and they guarantee income—immediately or in the future.

Unlike investments that fluctuate, certain annuities provide:

- Principal protection
- Guaranteed lifetime income
- Tax-deferred growth
- Long-term care benefits (no underwriting)



Types of Annuities

MYGA (Multi-Year Guaranteed Annuity): Like a CD, often with higher rates, tax-deferred growth.

Indexed Annuities: Linked to an index with upside potential, no downside market risk, and principal protection.

Immediate Annuities: Income starts now; ideal for retirees needing payments today.

Deferred Income Annuities: Income starts later; higher payouts for waiting.

Variable Annuities: Invested in subaccounts, often high-fee and market-exposed. TUSK does not recommend these. If you own one, we offer complimentary annuity audits to explore better options.

Tax Advantages

Annuities grow tax-deferred.

- Qualified Funds (IRAs/401(k)s): Help manage RMDs, take less from principal while maintaining income.
- Non-Qualified Funds: Use exclusion ratio for tax-efficient payouts.
- Legacy Planning: Annuities can fund life insurance to create tax-free wealth for heirs.

Long-Term Care Benefits

Many modern annuities offer built-in multipliers for care needs:

- Income may double for up to five years
- No medical exam
- Guaranteed access even if health declines



Why TUSK Risk Solutions?

As independent brokers, we work for you, not the insurance companies. We shop the entire market to secure the best contracts. You never pay us—insurance companies do.

Like technology, annuities evolve. We help:

- Upgrade old contracts
- Remove surrender penalties where possible
- Replace outdated plans with better guarantees

Real Strategies, Real Security

- Reduce RMD burdens
- Shift from market risk to fixed indexed safety
- Pair annuities with life insurance to double estates
- Create separate income and legacy buckets
- Eliminate the risk of outliving your money

Conclusion: Your Complimentary Annuity Audit

Retirement income shouldn't be left to chance. TUSK offers guaranteed solutions that deliver what the market can't—certainty.

🔗 Book your Complimentary Annuity Audit at www.tuskrisk.com

☎ Call (305) 290-1077

You deserve more than hope. You deserve a plan that works.

Chapter 3: Tax Advantages of Annuities

Annuities grow tax-deferred. That means no taxes on the growth until you take income. But there's more:

- For Qualified Funds (IRAs, 401(k)s):
Annuities can maximize Required Minimum Distributions (RMDs) and help you take less from principal while generating more income.



- For Non-Qualified Funds (after-tax dollars):

Income is paid using the exclusion ratio, making part of it tax-free return of principal. This enhances income tax-efficiency.

- Legacy Planning:

Annuities can fund life insurance policies, turning today's income into a tax-free death benefit for heirs. Double your estate, reduce risk, and insure your legacy.

Chapter 4: Long-Term Care Benefits—Without Underwriting

One of the most overlooked features of modern annuities is the built-in long-term care multiplier. When you get sick or need care:

- Income can double for up to five years
- No medical exam required
- Guaranteed access to income, even when health fails

The stock market doesn't offer this. Nor does your 401(k). These are contractual protections, not hopeful projections.

Chapter 5: Why TUSK Risk Solutions?

At TUSK, we're independent brokers—not tied to any single insurance company. That means we shop the market to get you the best contract for your needs, not what's best for a carrier's bottom line.

You don't pay us. The insurance companies do.
We are loyal to you—not them.

And like your phone got smarter and your TV got flatter, annuities evolve too. We'll help you:

- Eliminate surrender penalties with upgrade strategies
- Access the latest generation of financial products
- Know what you really own
- Replace old plans with better guarantees, income, and value



Annuities deserve a review. You deserve peace of mind.

Chapter 6: Real Strategies, Real Security

- Use annuities to reduce RMD burden
 - ✓ Replace mutual fund risk with fixed indexed safety
 - ✓ Pair annuities with life insurance to double your estate
 - ✓ Donate taxable accounts to charity and leave tax-free cash to family
 - ✓ Create two buckets: one for income, one for legacy
 - ✓ Never worry about outliving your money again

Conclusion: A Complimentary Annuity Audit Could Change Everything

We've seen the stress people carry around retirement income. At TUSK, we remove that burden with guaranteed solutions that do what the stock market can't—guarantee results.

Book your Complimentary Annuity Audit now at www.tuskrisk.com
or call (305) 290-1077

Let's make sure your income is protected, your family is cared for, and your legacy is secure.

Because you deserve better than hope.
You deserve a plan that works.

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