Variable annuity riders

A variable annuity rider is an optional insurance provision or another feature provided for an additional fee. Common riders include:

Enhanced death benefits

If you die before you collect the full value of the annuity, your heirs receive the amount you invested plus interest, or the market value of the funds minus any payouts.

Guaranteed minimum income benefits*

Guarantees a minimum future payout regardless of your investment earnings.

Guaranteed minimum accumulation benefits*

Guarantees the value of your purchase payments regardless of your investment earnings.

Guaranteed minimum withdrawal benefits*

Annual withdrawals are guaranteed until your principal is returned regardless of your investment earnings.

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Jack W. Plunkett

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