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Never Told You If you buy an annuity and annuitize, the insurance company might pay you \$443 per month (or \$5,316 per year) for the rest of your life. That amounts to a 5.3% starting withdrawal rate. But your number may be different, depending on some of the options described below. What Does It Mean to Annuitize?

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If you buy an annuity and annuitize, the insurance company might pay you \$443 per month (or \$5,316 per year) for the rest of your life. That amounts to a 5.3% starting withdrawal rate. But your number may be different, depending on some of the options described below.

## **What Does It Mean to**

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## **Annuitize? – The Balance**

The agent recommended an expensive variable annuity with lots of bells and whistles for Mel. This involved investment of a lump sum, which could then be allocated to different balanced investment accounts. While the variable annuity allowed for growth, it also guaranteed that Mel would never lose more than his initial investment.

## **To Annuitize or Not to Annuitize | Concierge Financial ...**

Over 90% of all annuities are never annuitized. Generally, your variable annuity will continue to

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Never Told You  
grow over time, but annuitization can be an attractive option if something terrible happens to the underlying sub-accounts to which the value of your annuity is linked. However, more common scenarios may also warrant consideration of annuitization.

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