



Annuity Buyers Find Timing is Right on Fixed Annuities Treasury Bond Rate Reaches Six Month High

With the current Treasury Bond rate over 4.5%, investors are incorporating fixed annuities -- a fundamental, principal protected investment vehicle, in to their investment and retirement strategies.

Medford, OR ([PRWEB](#)) November 3, 2005 -- For the first time since March 2005, the 10 year Treasury bond rate is over 4.5%, and as a leading indicator for fixed annuity rates, is pointing investors back to this fundamental, principal protected investment vehicle.

“The wide variety of guaranteed, rate-protected annuities that are now available to investors, free of charges and fees, let individuals take charge of their retirement funds,” says Ken Nuss, CEO of AnnuityAdvantage.com – the Internet’s best known annuity research and sales site. According to Nuss, “Fixed annuities are an ideal way to keep retirement funds growing and working, while leaving the high fees, and market uncertainty behind.”

One way former stock market investors are protecting their retirement funds is to create a modified “annuity ladder,” with guaranteed principal, increased liquidity, and interest-rate protection.

A modified annuity ladder works like this: Investors buy a ten year annuity that offers 10% annual liquidity, with no penalties after the first year. Then, review rates annually, and move the 10% into a shorter-term annuity as interest rates rise. No better interest rate? No problem, leave the funds in for another year, untouched, and check rates next year. In this manner, investors can maximize their interest earnings, while leaving future options open.

Two things have happened to make this strategy work for the individual annuity investor. One is the advent of web sites like AnnuityAdvantage.com, that allow the investor to determine top rates, and the general term they want to select. The second is the advent of new regulations which allow a “partial 1035 exchange,” meaning part of a single annuity’s funds can be moved to another annuity, while keeping the tax benefits in place.

“Fixed annuities are the answer to a myriad of investor concerns, from keeping principal safe, to off-setting any Social Security shake up,” adds Debi Dieterich, a Senior Annuity Specialist at AnnuityAdvantage.com. “Ladders aren’t the answer for everyone. I suggest an investor have over \$100,000 before laddering. However, investors can start an annuity with amounts as low as \$5,000.00, so there is a product for almost everybody. Our clients manage their own money, free of fees and penalties, making the principle of compounded interest work decisively in their favor.”

Many of AnnuityAdvantage.com’s clients have been investing in annuities for decades. “Remember, you have to keep the principal intact before any investment strategy will be a winner, in the long run”, says Kathy C., an AnnuityAdvantage.com client. A further surge in fixed annuity sales has been fueled by boomers who want to move out of the stock market, and into a tax-deferred, principal-protected investment vehicle.

Investors are understandably disturbed by uncertainty in the stock market. Now, the real estate “bubble” is coming under increased scrutiny – as experts wonder about how long high prices can be maintained in an era of increasing mortgage interest rates. Add the current uncertainty about the future of Social Security and its no



wonder investors are seeking to take charge of their retirement savings. Savvy investors, in increasing numbers, are including the wide range of annuity products in their planning and strategy.

Those interested in learning more about the role of fixed annuities in their investment portfolios can visit <http://www.AnnuityAdvantage.com/> or call 1-800-239-0356.

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