

# ANNUITY

VS.

# LIFE INSURANCE

## Costs and Payments

One-time or regular contributions; no mandatory ongoing payments.

Requires ongoing premiums; coverage lapses if stopped. Costs similar to annuities.

## Investment Growth

Higher growth potential and return guarantees; all funds invested.

Offers diverse growth options with limited return guarantees; some payments cover insurance.

## Income Payout Options

Payouts start at the policyholder's choice, with lifetime or fixed-term options guaranteed.

Allows cash withdrawals or loans; no guaranteed income.

## Death Benefits

May include a smaller death benefit; earnings subject to income tax.

Provides large, tax-free death benefit, reduced by withdrawals or loans.

## Additional Riders

Enhances future income with riders for guaranteed retirement or increased long-term care payments.

Offers extra protection riders, like guaranteed insurability and accidental death benefits.

# 2016 Life Insurance And Annuity Executive Survey

**Rosina Ehmann**



**2016 Life Insurance And Annuity Executive Survey:**

## Adopting the Song of Expression: An Emotional Symphony within **2016 Life Insurance And Annuity Executive Survey**

In a world used by screens and the ceaseless chatter of immediate transmission, the melodic splendor and psychological symphony produced by the published word usually diminish into the backdrop, eclipsed by the persistent sound and distractions that permeate our lives. However, nestled within the pages of **2016 Life Insurance And Annuity Executive Survey** a marvelous literary value brimming with organic thoughts, lies an immersive symphony waiting to be embraced. Crafted by a masterful composer of language, this captivating masterpiece conducts visitors on a mental trip, well unraveling the concealed songs and profound influence resonating within each cautiously constructed phrase. Within the depths with this touching review, we shall explore the book's main harmonies, analyze their enthralling writing style, and surrender ourselves to the profound resonance that echoes in the depths of readers' souls.

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