



Managing Your Money

Innovative Annuities Offer An Array Of Options For Consumers

(NAPSA)—The challenge in planning your financial future is uncertainty about what, exactly, the future may hold. People nearing retirement often face baffling questions such as:

- How can I access my money?
- What happens if I need long-term care?
- Will I be able to leave a financial legacy for my family?

As the recession demonstrated, personal economic conditions can change rapidly. Stability and flexibility in your retirement plan have never been more critical. Record job losses, skyrocketing health care costs, falling home prices and dwindling investment portfolios drastically altered the retirement plans of many Americans.

According to a recent report by the AARP Public Policy Institute, one in four Americans age 50 and older exhausted all their savings during the recession. More than half (53 percent) were not confident they would have enough money to retire comfortably.

“You work hard your entire life to build up enough assets to last through your retirement years,” said Chris Littlefield, president and CEO of Aviva USA. “The problem is, life is unpredictable. What seems like enough can quickly evaporate if your life circumstances suddenly change.”

To help consumers be prepared for changing needs, his company introduced a new Lifetime Solutions Annuity. It offers a combination of features no other annuity can match, such as penalty-free withdrawals when you need quick access to cash and a monthly



Planning for retirement requires flexibility to meet changing needs.

income benefit that doubles if your doctor recommends long-term care in a nursing home, hospital or hospice facility. If the policyholder dies, beneficiaries receive the remaining value of the annuity through a variety of payment options.

The Lifetime Solutions Annuity is just one of the firm's fixed indexed annuity products that help consumers take some of the guesswork out of retirement planning. These annuities—including the Annexus Balanced Allocation Annuity and MultiChoice Series—provide consumers stability through the option of a lifetime income stream you cannot outlive. They also carry a minimum guaranteed value with interest credits tied to the upward movement of a market index such as the Standard & Poor's 500, while protecting the consumer from any downside market risk.

“We all want peace of mind when planning for retirement,” Littlefield said. “That's why we build our financial products around the needs of our customers, recognizing those needs change over time.”