

Annuities

Annuity

of annuities are regular deposits to a savings account, monthly home mortgage payments, monthly insurance payments and pension payments. Annuities can - In investment, an annuity is a series of payments made at equal intervals based on a contract with a lump sum of money. Insurance companies are common annuity providers and are used by clients for things like retirement or death benefits. Examples of annuities are regular deposits to a savings account, monthly home mortgage payments, monthly insurance payments and pension payments. Annuities can be classified by the frequency of payment dates. The payments (deposits) may be made weekly, monthly, quarterly, yearly, or at any other regular interval of time. Annuities may be calculated by mathematical functions known as "annuity functions".

An annuity which provides for payments for the remainder of a person's lifetime is a life annuity. An annuity which continues indefinitely is a perpetuity.

Life annuity

life annuity is an annuity, or series of payments at fixed intervals, paid while the purchaser (or annuitant) is alive. The majority of life annuities are - A life annuity is an annuity, or series of payments at fixed intervals, paid while the purchaser (or annuitant) is alive. The majority of life annuities are insurance products sold or issued by life insurance companies. However, substantial case law indicates that annuity products are not necessarily insurance products.

Annuities can be purchased to provide an income during retirement, or originate from a structured settlement of a personal injury lawsuit. Life annuities may be sold in exchange for the immediate payment of a lump sum (single-payment annuity) or a series of regular payments (flexible payment annuity), prior to the onset of the annuity.

The payment stream from the issuer to the annuitant has an unknown duration based principally upon the date of death of the annuitant. At this point the contract will terminate and the remainder of the fund accumulated is forfeited unless there are other annuitants or beneficiaries in the contract. Thus a life annuity is a form of longevity insurance, where the uncertainty of an individual's lifespan is transferred from the individual to the insurer, which reduces its own uncertainty by pooling many clients.

Annuity (disambiguation)

from which payments continue indefinitely Annuities under American law Annuities under European law Annuities under Swiss law This disambiguation page - An annuity is a financial contract guaranteeing a series of regular payments made at equal intervals over a fixed period of time.

It may also refer to:

Life annuity, an annuity in which the term is a person's lifetime

Perpetuity, or perpetual annuity, an annuity from which payments continue indefinitely

Charitable gift annuity

annuities". American Council on Gift Annuities. Retrieved 31 August 2023. The American Council on Gift Annuities Annuity.com Charitable Gift Annuities - A charitable gift annuity is a gift vehicle that falls into the category of planned giving. It involves a contract between a donor and a charity, whereby the donor transfers assets, such as cash or securities, to the charity in exchange for a partial tax deduction and a lifetime stream of periodic income from the charity. When the donor dies, the charity keeps the remaining assets.

The amount of the income stream is determined by many factors, including the donor's age and the policy of the charity. Most charities in the United States use payout rates recommended by the American Council on Gift Annuities.

Enhanced annuity

annuity that one may purchase on approaching retirement and many such annuities can be purchased on enhanced terms. An enhanced or impaired annuity is - Enhanced annuity is a type of life annuity that provides a higher than normal level of income to the purchaser because the buyers life expectancy is shorter than average. There are many different types of annuity that one may purchase on approaching retirement and many such annuities can be purchased on enhanced terms.

An enhanced or impaired annuity is an annuity that provides a higher than normal level of income to the purchaser. To qualify for such an annuity, the purchaser's state of health or medical history must be such that their life expectancy is shorter than that of other annuity purchasers.

There are many conditions that might allow one to benefit from a higher annuity rate. These include diabetes, cancer and high blood pressure. Even lifestyle choices such as being a regular smoker might qualify the purchaser for a better rate. Other qualifying conditions might include: obesity, liver conditions, history of heart attacks, high cholesterol levels and Parkinson's disease.

Annuities in the United States

variable annuities while fixed annuities and fixed indexed annuities typically pay an up front commission. Some firms allow an investor to pick an annuity share - In the United States, an annuity is a financial product which offers tax-deferred growth and which usually offers benefits such as an income for life. Typically these are offered as structured (insurance) products that each state approves and regulates in which case they are designed using a mortality table and mainly guaranteed by a life insurer. There are many different varieties of annuities sold by carriers. In a typical scenario, an investor (usually the annuitant) will make a single cash premium to own an annuity. After the policy is issued the owner may elect to annuitize the contract (start receiving payments) for a chosen period of time (e.g., 5, 10, 20 years, a lifetime). This process is called annuitization and can also provide a predictable, guaranteed stream of future income during retirement until the death of the annuitant (or joint annuitants). Alternatively, an investor can defer annuitizing their contract to get larger payments later, hedge long-term care cost increases, or maximize a lump sum death benefit for a named beneficiary.

Consol (bond)

Goschen, converted the consolidated 3% annuities, along with reduced 3% annuities (issued in 1752) and new 3% annuities (1855), into a new bond, 23¼% consolidated - Consols (originally short for consolidated annuities, but subsequently taken to mean consolidated stock) were government debt issues in the form of perpetual bonds, redeemable at the option of the government. The first British consols were issued by the Bank of England in 1751. They have now been fully redeemed.

In 1752 the Chancellor of the Exchequer and Prime Minister Sir Henry Pelham converted all outstanding issues of redeemable government stock into one bond, Consolidated 3.5% Annuities, in order to reduce the coupon (interest rate) paid on the government debt.

The United States government issued consols from 1877 to 1930, which have likewise been redeemed.

Fixed annuity

the annuity policy. How the actual rate of interest is credited on the policy differentiates traditional fixed annuities from indexed annuities. Traditional - Fixed annuities are insurance products which protect against loss and generally offer fixed rates of return. The rates are typically based on the current interest rate environment. They are offered by licensed and regulated insurance companies. State insurance/insolvency funds guarantees vary from state to state, and may not cover 100% of the Annuity Value. For example, in California the fund will cover "80% not to exceed \$250,000."

Retirement annuity plan

annuities will have to pay a surrender fee if they unexpectedly will withdraw funds during the early years of the contract. However, most annuities allow - Retirement annuity plan is a financial product that ensures regular income to retirees in later years. A 'Retirement annuity plan (RAP) is a type of retirement plan similar to IRA that provides a stream of regular (single) distributions to an insured retiree. Time intervals between distributions as well as their amount are defined by conditions and type of the annuity between issuer organization and client. Nowadays many types of retirement annuities are offered on the market.

Government Annuities Act

Government Annuities Act is a stock short title used in New Zealand and the United Kingdom for legislation relating to government annuities. The Government - Government Annuities Act is a stock short title used in New Zealand and the United Kingdom for legislation relating to government annuities.

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