

Protect Your Savings With A Fixed-Indexed Annuity

If you've spent your working years contributing to a 401k plan, you may have some concerns as you near retirement. Will my money last? What will happen to my 401k in the event of a market downturn?

Rolling over a portion of your 401k plan to a fixed-indexed annuity from Great American Life® is one solution that may provide peace of mind. With a fixed-indexed IRA annuity, your money is safe from market loss and can be converted to a stream of guaranteed lifetime income.

What is a rollover?

A rollover is a tax-free distribution where funds are moved from a tax-deferred retirement plan like a 401k, into another eligible tax-deferred plan like a traditional Individual Retirement Account (IRA).

Generally, in order to roll funds from a 401k plan into an IRA annuity, you must no longer be with the employer that holds your 401k. If you are still with the employer and age 59½ or older, you may be able to take an in-service withdrawal. Not all plans allow in-service withdrawals, so it's best to contact your plan administrator to verify your options.

Why roll funds over to a fixed-indexed annuity?



Downside protection

401k plans can be heavily weighted to equities, making them susceptible to market downturns. One way to reduce your level of risk is to move a portion of your 401k to a fixed-indexed IRA annuity, which offers complete protection from market loss.



Guaranteed Retirement Income

Aside from pensions, annuities are the only financial products that can provide a stream of guaranteed lifetime income.



Growth opportunity

Fixed-indexed annuities from Great American Life offer growth opportunity tied to well-known indices like the S&P 500®. Money in an IRA annuity will also continue to grow tax deferred.

Speak with your financial professional to learn more about the benefits of rolling a portion of your 401k into a fixed-indexed IRA annuity from Great American Life!



Uncomplicate Retirement®

It is important to fully understand the terms of your employer-sponsored retirement plan before taking a distribution. Taking early distributions could result in significant tax penalties.

Tax deferral is also available for an IRA through the use of an IRA trust or custodial account without the use of an annuity.

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