

	Fixed Rate Annuities	Certificates of Deposit	Muni. Bonds	Treasury Bills
Free From Market Risk?	Yes	Yes	No	Yes
Principal Guaranteed?	Yes*	Yes	No	Yes
Minimum Interest Guaranteed	Yes	Yes	No	Yes
Interest Free From Current Taxation?	Yes	No	Yes	No
Guaranteed Lifetime Income Option	Yes	No	No	No
Automatically Free From Probate	Yes	No	No	No
Earnings Accumulate With No Affect on Social Security?	Yes	No	No	No

*Fixed rate annuities guarantee principal and minimum interest less early surrender charges.