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The Advantages of the Retirement and the Immediate Annuities by [Robert Jhonson](#)

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When you are about to get retired from the employment life, your financial priorities are bound to change and so are your income amount. Usually the pension that you would receive after the retirement is not enough to lead a decent lifestyle and meet all the expenses and also make some savings for the future. And once you retire your attitude towards the risk taking will also change vastly and you would want to make investments in lower risk schemes and plans.

The best option for you would be to opt for the retirement annuities in that case since it is a vehicle that can help you in solving all your financial problems. These kinds of annuities will offer you an extra and alternative income and make your life much simpler and free of financial stress.

One such retirement annuities that is popular with the retired people all over the world is the immediate annuity. The immediate annuities do not have any accumulation period and the payment phase starts within a year of the date on which the premium is paid. Other than this type of annuity, there are several other annuity schemes like the deferred annuities, variable annuities, fixed annuities etc.

Previously, the immediate annuities were not an ideal choice for many people since on an average, not many people were expected to live much longer after their retirement. But with the latest advancements in the health care and medical units, the life expectancies have increased to a huge extent. Thus now, it is considered as one of the most popular retirement annuities amongst the retired people.

When you opt for the immediate annuities, you must also keep in mind whether you want your spouse to continue receiving the regular income if you are to expire earlier than him or her. Select your annuity plan as per your choice and suitability. And to make it possible, it is best to get in touch with an annuity expert who would be able to guide you with the pros and cons of all the annuity plans in the market. And he will also be able to guide you about which plan will be the best for you and your family.

Since you are going to invest your hard earned money into an annuity looking for guaranteed returns, it is always advisable that you compare a few annuity rates before making the investment finally.

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Robert Jhonson is a Financial consultant who has good information on a [retirement annuities](#) and a [immediate annuities](#). For more information, he recommends you to visit a <http://www.totalreturnannuities.com>.

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