



Help nonprofits find safe return

Nonprofits typically have risk-averse investment objectives. That's why a fixed annuity can be an attractive option for one. And with more than 1.5 million registered nonprofits in the U.S.—religious groups, fraternal organizations, civic associations, and public charities—chances are you have one as a client.

Three benefits of a fixed annuity

Here's why an annuity can make sense for a nonprofit.

- 1 Principal protection:** All invested principal is guaranteed to never decrease.
- 2 Guaranteed rate of return for set time period:** A set interest rate is determined for a period of years when a contract is purchased.
- 3 Tax-free gains:** Because the nonprofit is tax exempt, all gains will be returned to the organization tax free when withdrawn.

How to title an annuity for a nonprofit

Titling is straightforward for these types of contracts.

Owner: The owner is the nonprofit. The organization maintains full control over all decisions and signs all paperwork associated with the annuity contract.

Annuitant: The organization selects the annuitant, which is usually someone associated with the nonprofit whose age meets any restrictions. Because the annuitant is the measuring life of the contract, they have to be a living person. This serves two purposes: The annuitant's age determines which types of annuities are available based on age restrictions and the annuitant's death triggers the death benefit.

Beneficiary: The beneficiary is also the nonprofit. If the annuitant dies during the course of the contract, the death benefit proceeds are paid back to the organization.

Titling example:	
Owner:	Nonprofit
Annuitant:	Individual associated with nonprofit
Beneficiary:	Nonprofit

If you're working with a nonprofit, a fixed annuity can be an idea worth discussing.

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- Making products available to knowledgeable financial representatives who deliver those products with clarity and integrity to help clients make smart decisions to protect their savings and build for the future.
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