

# ANNUITIES VS. PENSIONS:

## Understanding the Differences

	ANNUITIES	PENSIONS
 <b>Who Provides It?</b>	Purchased through insurance companies.	Provided by employers.
 <b>Payment Structure</b>	Flexible options for lump sum or monthly payments.	Typically provide a fixed monthly payment for life.
 <b>Control &amp; Customization</b>	You choose the type (fixed, indexed, variable) and payout options.	Limited control; payments follow employer-set terms.
 <b>Risk &amp; Guarantee</b>	Can include guarantees against market loss but require personal funding.	Employer-backed, but at risk if the company underfunds the plan.
 <b>State &amp; Federal Taxes</b>	Tax-deferred growth with potential income tax at withdrawal.	Taxed as ordinary income upon distribution.

# Allocated Pensions And Annuities In A Nutshell

**Michael Rajnik**



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