

Emergency Funds- How accessible are they?



Ever wonder what happens if you have an emergency and need to tap into the typical retirement product?

Most CDs don't permit withdrawals until the contract period is realized without incurring penalties.

Bonds don't allow instant access without a potential adverse impact.

Mutual funds and stocks require that you sell them, for a fee... and potentially at a loss.

Here's some good news: There's at least one retirement strategy that does allow for emergencies and without penalties, fees or losses on your original money.

Fixed Indexed Annuities allow you to withdraw up to 10% annually—for free. In fact, you can withdraw up to 10% every year of the contract term at no cost.

If for some reason you need more than 10%, **Fixed Indexed Annuities** allow you to withdraw more for a minimal fee that's often less than the annual return -- so your principal continues to earn.

It is important to remember that **Fixed Indexed Annuities** are designed for retirement. They provide a reliable, consistent, lasting income stream throughout your retirement years. Yet they're flexible enough to provide liquidity **if and when you need it**.

Give me a call at 972-731-2539. I can help you build a retirement plan that will get you the income you want, the liquidity you need along with safety and growth.

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