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# The Smart Buyer's Guide to Deferred Annuities

A plain-English guide to understanding annuity products, fees, riders,  
and the questions you must ask before you sign.

PUBLISHED BY  
My Annuity Store, Inc.

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# Why this guide exists

Annuities are one of the most powerful retirement tools available to American savers — and one of the most misunderstood. The fine print is genuinely complex. Industry jargon piles up fast. And consumers are often expected to make six- or seven-figure decisions with limited time, limited information, and limited access to plain-English answers.

This guide is here to fix that.

The structure of this guide is informed by the National Association of Insurance Commissioners' (NAIC) consumer guidance for deferred annuity buyers. We've taken that regulatory framework, translated it into plain language, added the questions and pitfalls we see most often after years inside the industry, and put it in front of you with no email gate, no sales pressure, and no fluff. If you'd like a personalized walkthrough, you can [request a free annuity rates report](#) at any time.

If you read this end-to-end, you'll know more about how annuities actually work than the majority of people who buy them. That's the point.

## Jason

Founder, [My Annuity Store, Inc.](#)

### ONE THING TO KEEP IN MIND

An annuity is a long-term contract. The right one — bought from the right carrier at the right rate — can be transformative for your retirement. The wrong one can lock up your money for a decade and cost you more than you'll get back. The difference is almost always in the details. This guide is about the details.

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# What an annuity actually is

An [annuity](#) is a long-term contract with an insurance company. You give the insurer money. In exchange, the insurer gives you some combination of guaranteed growth, tax deferral, and — if you choose — guaranteed income payments.

That's the whole concept. Everything else is a variation on those three trade-offs: how your money grows, when you can access it, and what guarantees you get in return.

## Immediate vs. deferred

Annuities come in two basic timing flavors:

- **Immediate annuities** begin paying you income shortly after purchase — usually within a year. You hand over a lump sum, and the insurer turns it into a paycheck.
- **Deferred annuities** let your money grow for a stretch of time before any income payments begin. The deferral period can last years or even decades.

This guide focuses on deferred annuities because that's what the vast majority of annuity buyers are choosing today. Most people buying an annuity are still working or in early retirement, and they want their money to grow before they tap it.

### AN IMPORTANT REALITY CHECK

Historically, fewer than 5% of annuities are ever "annuitized" — meaning converted into a guaranteed income stream. Most owners use them for tax-deferred growth, a guaranteed interest rate, or principal protection, then take distributions in other ways. The income guarantee is part of what you're paying for, but most people never use it. Worth knowing before you pay extra for features tied to that guarantee.

## The four products that dominate today's market

Almost every deferred annuity sold in the U.S. today falls into one of four categories:

- **Fixed / MYGA** — guaranteed interest rate, like a CD with tax deferral
- **Fixed indexed (FIA)** — interest tied to a market index, with downside protection
- **Registered index-linked (RILA)** — index-linked with more upside but limited downside
- **Variable** — your money is invested in subaccounts; you bear the market risk

We'll cover each one in detail, with the questions you should ask before signing.

# The anatomy of a deferred annuity

Every deferred annuity has the same basic skeleton. Once you understand the parts, you can compare any product to any other.

## The accumulation period

This is the growth phase. Your account value rises (or sometimes falls, depending on the product type) based on contributions, credited interest, and any fees. This phase can last anywhere from a few years to several decades.

## The payout period

This is when the annuity actually pays you — either as a lump sum, scheduled withdrawals, lifetime income, or some combination. Many buyers never reach this phase in the formal "annuitization" sense; they take partial withdrawals during accumulation instead.

## The surrender period

This is where many buyers get burned. A [surrender period](#) is the first several years of the contract — typically 5 to 10 years — during which pulling out more than a small amount of your money triggers a surrender charge. These charges can be steep: often 7–10% in year one, declining by a percentage point each year.

Most contracts allow a free withdrawal of up to 10% of the account value per year. Anything above that during the surrender period is subject to charges. Read your contract — the exact percentages and the schedule are negotiated up-front and locked in.

### WHERE CONSUMERS MOST OFTEN GET HURT

The single most common annuity regret we see: a buyer who didn't fully understand the surrender period, then needed liquidity earlier than expected, and paid thousands in charges to access their own money. Match the surrender period to your actual time horizon — not to the agent's preferred product.

## The premium bonus (and why it's not free money)

Some annuities offer a "premium bonus" — a lump sum the insurer adds to your account when you buy. Sounds great. But almost always, the bonus comes with a vesting period, often 7–10 years. Pull money out before then, and you forfeit some or all of the bonus. Insurers offer bonuses to encourage long-term retention. Make sure the bonus is worth the lock-up. (You can [compare current bonus annuity rates](#) on our shelf.)

## The three documents you must read

DOCUMENT	WHAT IT DOES
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<b>Contract</b>	
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<b>DOCUMENT</b>	<b>WHAT IT DOES</b>
	The legal agreement between you and the insurer. You receive this after purchase, but you can request a sample beforehand. This is the binding document — everything else is supporting material.
<b>Disclosure</b>	Plain-language summary of key features: what's guaranteed, what isn't, fees, charges, and how the product works.
<b>Illustration</b>	Hypothetical projections of how the product might perform. Illustrations are not promises. Ask which numbers in the illustration are guaranteed and which are projected.

## Fixed annuities and MYGAs

The simplest annuity product. The insurer guarantees a fixed interest rate for a set number of years. Your principal is protected. Your money grows tax-deferred. Often called the "[annuity equivalent of a CD.](#)"

### How they work

You give the insurer a lump sum. They credit a guaranteed interest rate — let's say 5.40% — for a guaranteed term, often 3, 5, or 7 years. At the end of the term, you can take your money, renew, or roll into a different product via a [1035 exchange](#).

MYGA stands for "multi-year guaranteed annuity." It's a fixed annuity where the rate is locked for the entire surrender period. That's what makes them the closest annuity equivalent to a CD — but with two advantages: typically a higher rate, and tax-deferred growth. (Compare today's [MYGA rates](#) across [3-](#), [5-](#), [7-](#), and [10-year](#) terms.)

### What makes them attractive

- **Predictability.** You know exactly what you'll earn.
- **Principal protection.** You can't lose money to market movements.
- **Tax deferral.** No 1099 each year. Taxes due only when you withdraw.
- **Higher rates than CDs.** In most markets, MYGAs from A-rated carriers beat comparable-term CDs by 0.5–1.5%.

#### INSIDER NOTE

MYGA rates change frequently — sometimes weekly, sometimes daily. Two carriers offering the same nominal "5-year" product can have rates 75 basis points apart. Always shop a multi-carrier shelf, not a single-carrier offering. Same product type, very different outcomes.

### Questions to ask before you sign

- What's the guaranteed rate, and for how long?
- What's the contractual minimum rate after the initial term?
- How long is the surrender period, and what penalties apply for early withdrawal beyond the free amount?
- What happens at the end of the guarantee term — does the rate reset, and does a new surrender period begin?
- Is there a Market Value Adjustment (MVA), and if so, how could it affect early withdrawals?

## Fixed indexed annuities (FIAs)

An [FIA](#) credits interest based on the performance of a market index — typically the S&P 500 — without you actually being invested in that index. If the index goes up, you can earn interest (subject to limits). If the index goes down, your principal is protected by a 0% floor.

This protection is the headline benefit. FIAs were designed for buyers who want some upside exposure but cannot tolerate the prospect of losing principal in a down market. The trade-off: your gains are limited by formulas the insurer uses to calculate your credit.

### The formulas that determine your interest

This is where FIA shopping gets technical. Insurers use a few different mechanisms — alone or in combination — to determine how much of an index's gain you actually receive. The four key terms:

#### Cap Rate

The maximum interest credited in a term, regardless of how high the index rises.

Example: 5% cap → index rises 10% → annuity earns 5%.

#### Participation Rate

The portion of the index gain applied to your account.

Example: 50% participation → index rises 8% → annuity earns 4%.

#### Spread Rate

An amount deducted from the index gain before crediting interest.

Example: 2% spread → index rises 6% → annuity earns 4%.

#### Trigger Rate

A flat interest rate credited if the index rises by any amount.

Example: 3% trigger → annuity earns 3% whether the index rose 1% or 30%.

Compare current rates on our [FIA rate page](#).

### Other terms you'll see in FIA contracts

#### Index Term

The period over which index performance is measured (1 year, 2 years, 5 years, etc.).

#### Annual Point-to-Point

Compares the index value at the start and end of a one-year period.

#### Multi-Year Point-to-Point

Same idea, but measured over multiple years.

#### Monthly Averaging

Uses the average of multiple monthly index values over the term.

## Monthly Point-to-Point

Measures each month's change (often capped), then sums them at year-end. Sensitive to volatility.

### IMPORTANT TO REMEMBER

You are not investing in the market when you buy an FIA. Your interest is calculated based on the index, but your money is held by the insurance company in their general account. You don't earn dividends. You don't get the full upside. What you do get is principal protection that direct market exposure can't offer.

## Questions to ask before you sign

- How is interest calculated — caps, participation, spread, or some combination? What are today's values?
- How long are those values guaranteed? Can the insurer change them after the first term?
- What's the surrender period, and what penalties apply for early withdrawal?
- What's the floor — is it truly 0%, or are there fees that could reduce your account value in a flat year?
- Is there an [income rider](#), and what does it actually guarantee?

## Registered index-linked annuities (RILAs)

**RILAs** are the fastest-growing category of annuities in the U.S. They blend features of fixed indexed annuities and variable annuities — offering more upside potential than an FIA, but with the trade-off that your account value can actually go down.

The defining difference: an FIA has a 0% floor. A RILA does not. RILAs offer partial downside protection, not full protection.

### How RILAs limit both directions

Like FIAs, RILAs use caps, participation rates, and spreads to limit upside. They also use new mechanisms to limit (but not eliminate) downside:

#### Buffer

The amount of a market drop the insurer absorbs before you take any loss.

Example: 10% buffer → market drops 5% → you lose nothing. Market drops 15% → you lose 5%.

#### Floor

The maximum loss you can take in a term, regardless of how far the market falls.

Example: 10% floor → market drops 30% → you lose only 10%.

#### Negative Participation Rate

The portion of a market loss applied to your annuity.

Example: 60% negative participation → market drops 10% → annuity drops 6%.

#### Interim / Market Value Adjustment (IVA / MVA)

An adjustment that applies if you withdraw money before the end of an index term. Often ignores buffers and floors — meaning you can lose more than the stated downside protection if you exit early.

#### THE EARLY WITHDRAWAL TRAP

Buffers and floors typically only apply at the end of an index term. Pull money out mid-term, and an interim value adjustment may apply that doesn't include those protections. Always ask: "If I withdraw money on day 200 of a 365-day term and the market is down 15%, what is my actual loss going to be?" Get the answer in writing.

### Why RILAs are growing so fast

RILAs sit at a sweet spot for buyers who want more growth potential than an FIA can offer but can't stomach the full risk of a variable annuity. They're typically registered as securities (regulated by both the SEC and state insurance departments), so the disclosure documents are more detailed.

### Questions to ask before you sign

- What's the most I could lose in a term — and what's the most I could lose if I withdrew early?

- What are the caps, participation rates, and buffers for each available index?
- How are early withdrawal adjustments calculated?
- What fees apply, and how do they affect the buffer or floor?
- How long are the current crediting rates guaranteed?

#### **INSIDER NOTE**

RILAs require a prospectus. Read it. The prospectus is dense, but it contains every detail of how your money can move. If your agent can't walk you through the prospectus in plain English, that's a signal to slow down. (We can [walk you through one for free.](#))

## Variable annuities

[Variable annuities](#) don't earn a guaranteed interest rate. Instead, your money is allocated to investment "subaccounts" — typically mutual funds — and your account value rises and falls with their performance.

You bear all of the market risk. If the subaccounts go up, your annuity value goes up. If they go down, you can end up with less than you put in. There's no 0% floor like an FIA, no buffer like a RILA — unless you pay extra for a rider that adds those protections.

### Why anyone buys them

Variable annuities have legitimate use cases:

- **Tax deferral on a large balance.** Earnings inside a variable annuity grow tax-deferred, which can matter for high earners with maxed-out qualified accounts.
- **Living benefit riders.** Some VAs offer riders that guarantee a minimum income or withdrawal amount even if the subaccounts perform poorly. These riders cost extra, but they can provide real downside protection.
- **Market exposure inside an insurance wrapper.** Some buyers want stock-and-bond exposure with the death benefit and beneficiary advantages an annuity provides.

### What to watch out for

- **Layered fees.** VAs often have a mortality and expense charge, an administrative fee, subaccount expense ratios, and rider fees — each one independent of the others. Aggregate cost can run 2–4% per year.
- **Share classes.** The same product can be sold in multiple share classes with different fees and surrender schedules. The "best" one depends on your time horizon.
- **Risk of loss.** Without a rider, you can lose principal. Make sure your tolerance for that risk matches the product.

#### BOTTOM LINE

Variable annuities are the most complex of the four major product types and the most likely to be inappropriate for the average retirement saver. They can be excellent for the right buyer in the right circumstances — and a costly mistake otherwise. If you're considering one, get a [second opinion](#) from someone who isn't getting paid on the sale.

## Long-term care riders

Some annuities offer optional riders that pay out additional benefits if you need long-term care — either at home or in a facility. These riders can be valuable, but they're not the same as long-term care insurance, and they're often misunderstood.

### What an LTC rider can do

- **Accelerated payouts.** Allows you to access annuity value sooner if you meet specific health triggers (like inability to perform two activities of daily living).
- **Enhanced benefits.** Some riders provide a multiplier — for example, paying out 200–300% of your account value over time if you qualify for care.
- **Coverage limits.** Riders specify daily, monthly, or annual maximums and total lifetime benefit caps.

### What an LTC rider isn't

An LTC rider attached to an annuity is not a substitute for standalone long-term care insurance. Key differences:

- The rider pays from your annuity account first; the insurer's separate benefit kicks in only after your account is depleted (or sometimes only at end of life).
- Coverage tends to be more limited than dedicated LTC policies.
- Taking benefits reduces or eliminates your annuity's other features (death benefit, income rider, account value).

### Questions to ask

- How does the rider qualify — what triggers payments, and what documentation will I need?
- What's the additional cost, and how does it affect the annuity's growth?
- What are the daily, monthly, annual, and lifetime maximums?
- If I never need long-term care, what happens to the additional rider cost — am I just out that money?
- How does an LTC rider compare to a dedicated long-term care policy at the same cost?

# How annuities pay out

There are three primary ways to take money out of an annuity. Each one has different consequences for the contract, your taxes, and any remaining benefits.

## Annuitization

You convert your account value into a stream of guaranteed payments — for life, or for a fixed period you choose. Once payments begin, you typically can't change them, can't make additional withdrawals, and (depending on the option you chose) your beneficiaries may not receive payments after you die. Annuitization gives you the strongest income guarantee available, but it's also the least flexible. Most buyers never annuitize.

## Full withdrawal (surrender)

You take your full cash value as a lump sum, ending the contract. If you do this during the surrender period, you'll likely pay a [surrender charge](#). After the contract is surrendered, all annuity benefits — death benefits, income riders, future credits — are gone.

## Partial withdrawal

You take some money out without ending the contract. Most annuities allow up to 10% per year penalty-free. Larger withdrawals during the surrender period trigger charges. Partial withdrawals also reduce future income payments, death benefits, and any other features tied to your account value.

## Living benefits (lifetime withdrawal benefits)

Some products — especially fixed indexed and variable annuities — offer guaranteed lifetime withdrawal benefit (GLWB) riders. These guarantee you can take a specified annual income for the rest of your life, even if your account value falls to zero. The unused account value continues to earn interest, and you can typically stop, restart, or take additional withdrawals (subject to fees). You can model the trade-offs with our [income rider calculator](#).

If you die while receiving GLWB payments, beneficiaries may receive any remaining account value depending on the rider's terms.

### THE GLWB SWEET SPOT

For buyers who want guaranteed lifetime income but don't want to fully give up access to principal, a GLWB-rider annuity can be the best of both worlds. The trade-off is the rider fee (typically 1–1.5% annually). Make sure the value of the guarantee justifies that cost in your situation.

## How annuities are taxed

[Annuity tax treatment](#) is one of the product's most attractive features — and one of the most commonly misunderstood. Tax deferral isn't the same as tax-free, and the differences matter at both the contribution and distribution stages.

### While your money is inside the annuity

Earnings inside an annuity grow tax-deferred. You don't receive a 1099 each year for interest credited or investment gains. Compounding works without an annual tax drag, which is one reason annuities can build cash value faster than equivalent taxable accounts.

### When you take money out

Withdrawals are taxed as ordinary income — not at the lower capital gains rate. For a non-qualified annuity (purchased with after-tax money), withdrawals are typically treated as earnings first, principal second. That means early withdrawals are usually fully taxable.

If you're under age 59½, withdrawals may also be subject to a 10% federal tax penalty on the taxable portion — similar to early withdrawal penalties on IRAs.

### For beneficiaries

When you die, your beneficiaries typically owe ordinary income tax on the deferred earnings portion of any annuity proceeds they receive. Annuities don't get the same step-up-in-basis treatment that taxable brokerage accounts do at death — an important consideration in estate planning.

### Annuity vs. IRA

You can hold an annuity inside an IRA — but you can also fund the same IRA with mutual funds, ETFs, or other vehicles and receive the same tax deferral. The annuity wrapper doesn't add a tax benefit when it's inside a qualified account. It can still add insurance benefits — guaranteed income, death benefit protection — but make sure those are what you actually want before paying for them.

#### TALK TO A TAX ADVISOR

Annuity tax treatment is genuinely complicated and varies by funding source (qualified vs. non-qualified), state of residence, age, and contract structure. Any annuity purchase over \$50,000 should involve a quick conversation with a CPA or tax professional. The cost of an hour of their time is trivial compared to a tax surprise on a \$250,000 distribution.

## Your rights as a buyer

When you buy an annuity, you have specific rights — many of them codified in state regulation through the NAIC's model rules. Most consumers never hear about them. The industry, frankly, runs more smoothly when buyers don't ask. Here's what you should know.

### Your agent must act in your best interest

In states that have adopted the NAIC's best-interest standard (most have), an agent recommending an annuity is legally required to put your interests first. They must use care and skill to recommend products that match your finances, needs, and goals — not products that pay them the highest commission.

To do this properly, your agent should ask about:

- Your age and when you expect to retire
- Your current income and whether you can afford the purchase comfortably
- Your overall financial situation, including debts and regular expenses
- Your familiarity with financial products and tolerance for investment risk
- Your specific financial goals and how this annuity helps you reach them
- How long you plan to keep the annuity
- Other savings, investments, and insurance coverage you already have
- Whether you need access to this money in the near term
- Your tax situation and whether tax deferral actually benefits you
- Where the funds for the annuity are coming from
- Whether you're replacing an existing annuity, and what you might lose if you do

If your agent skips most of these and goes straight to product recommendations, that's a flag. A best-interest sale starts with a real interest in you. (See [our process](#) for how we handle this.)

### You can ask about the agent's commission — and they must answer

Annuity commissions typically range from 1% to 10% of the contract value. The insurance company pays the commission; it's not deducted from your premium. But — and this is important — if you ask your agent how much commission they'll receive, they're required to give you an estimate.

Most consumers never ask. Most agents never volunteer it. Asking isn't rude; it's a regulated right. And the answer can tell you a lot about whether the recommendation is being driven by your needs or by a higher commission tier.

### If you're replacing an annuity, ask what you're giving up

A common scenario: an agent suggests replacing your current annuity with a "better" one. Sometimes that's the right move. Often, it isn't.

When you replace an annuity, you may lose:

- A guaranteed minimum interest rate locked in at a higher historical rate
- Vested portions of a premium bonus from the original contract
- Income or death benefit riders you've been paying for
- Surrender period progress — your old contract may be near the end of its surrender schedule, while the new one starts the clock over

Always ask: "What benefits or guarantees am I giving up by replacing my current annuity, and what new charges will I face on the new contract?" Get the answer in writing before you sign. (A [1035 exchange](#) is the tax-free vehicle most replacements use — but the exchange doesn't undo lost guarantees.)

## You have the right to take your time

Nothing about an annuity transaction requires you to sign on the spot. You have:

- The right to request and review a sample contract before purchase
- The right to take the contract documents home and review them with a CPA, family member, or independent advisor
- The right to a free look period (typically 10–30 days, depending on your state) after you sign, during which you can return the contract for a full refund or your current account value

### IF YOU FEEL PRESSURED, THAT'S THE ANSWER

If anyone — your agent, a sales manager on the phone, a closing officer — pressures you to sign without taking these steps, you're being sold to, not advised. The right product will still be available next week. The agent who's pushing today is telling you something about the deal, even if they don't realize it.

# The 12 questions every buyer must ask

Print this list. Bring it to every annuity conversation. If your agent can't answer all twelve clearly and in writing, you're not ready to sign — period.

- 01 What type of annuity is this, and why is it the right fit for me?** Don't accept "it's a great product" as an answer. Get specifics about your situation.

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- 02 How long is the surrender period, and what's the surrender charge schedule by year?**

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- 03 What is guaranteed in this contract, and what isn't?** Distinguish between hypothetical illustration values and contractual guarantees.

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- 04 What's the minimum interest rate guaranteed in the contract?** Not the current rate — the floor that's locked in for the entire term.

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- 05 What every fee, charge, and adjustment will I pay annually?** Total all of them — administrative, mortality, rider, subaccount, surrender, MVA — and ask for the all-in cost.

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- 06 How much can I withdraw each year without a charge, and what happens if I exceed that?**

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- 07 What are my income options at the end of the term?** Annuitize, withdraw, renew, exchange — get the full menu.

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- 08 If I die before taking income, what do my beneficiaries receive?** Get the death benefit terms in writing, especially for FIAs and VAs.

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- 09 How is this annuity taxed for me, and how is it taxed for my beneficiaries?**

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- 10 What commission or compensation are you receiving on this sale?** By regulation, your agent must answer if asked. Most won't volunteer it.

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- 11 Have you compared this product to similar products from at least three other carriers?** If the answer is no, ask why not.

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- 12 If I change my mind, what's my free look period in this state, and what's the process for returning the contract?**

## ONE MORE QUESTION

If your gut says something is off, ask: "Can I take this contract home and review it for a week before I sign?" Any agent unwilling to give you a week is selling, not advising. Walk away. The right product will still be there next week.

## After you buy: your free look period

Most states give annuity buyers a window — typically 10 to 30 days — during which you can return the contract for a full refund or your current account value. This is your last meaningful safety net.

### What to do during your free look

1. **Read the entire contract.** Not the brochure. The actual contract. Compare every term to what you were told during the sales conversation.
2. **Verify the surrender schedule** matches what your agent described. Year-by-year. In writing.
3. **Confirm the rate, caps, participation rates, and any rider terms** match the illustration.
4. **Check the beneficiary designations** are correct and that any joint owner arrangements are properly structured.
5. **Get a second opinion** from a fee-only advisor or a CPA if the purchase is significant. (We're happy to [give you one for free.](#))

### If something doesn't match

If anything in the contract differs from what you were told — fees that weren't disclosed, a longer surrender period, different rider terms — exercise the free look. Contact the insurance company directly (not just the agent) to return the contract within the window. Get the return confirmed in writing.

#### DON'T WASTE THE WINDOW

The free look is the most consumer-friendly feature of the entire annuity purchase process. It's a built-in chance to verify the deal is what you thought it was. Use it. Read the contract carefully even if you're confident in the purchase. Especially then.

## Why a multi-carrier platform matters

The single most important decision you'll make in buying an annuity isn't the product type or the rate. It's where you shop.

### Single-carrier vs. multi-carrier

A single-carrier agent is captive to one insurance company. They can only show you that company's products, and they're typically incentivized to favor specific products within that lineup. Their "best for you" recommendation is necessarily limited to their employer's shelf.

A multi-carrier platform represents dozens of carriers. The same buyer profile gets shown options from across the market — which means the recommendation is shaped by what's actually best for you, not by what the agent's employer offers.

### What to look for in any platform you use

- **Carrier breadth.** The platform should represent at least 10–15 [carriers](#) across all four major product types.
- **Live rate transparency.** Rates change frequently. Quarterly or monthly rate updates aren't enough — daily or near-daily updates protect you from quoting on stale data. (See our [live rates](#).)
- **Licensing.** Confirm the platform is licensed in your state. Most states require state-specific authorization.
- **Disclosure of compensation.** A reputable platform will tell you, on request, what it earns on each product it recommends.
- **Education-first orientation.** If a platform's main offering is a "lead capture" form rather than answers to your questions, you're a lead, not a client.

### About My Annuity Store

[My Annuity Store](#) is an independent multi-carrier annuity platform. We're licensed in 47 states, we represent every major carrier across fixed, MYGA, fixed indexed, RILA, and variable products, and we recently became the first platform in the multi-carrier space with brochure-level coverage of every product on our shelf — meaning our AI Annuity Agent can answer specific product questions instantly without you having to wait for a callback.

We were named the best multi-carrier annuity platform of 2025. But more importantly: we built this whole company around the belief that consumers deserve the same product specificity an agent gets, available the moment they need it, without an email gate or a sales pitch.

If that sounds like the kind of platform you want to work with — or you just want to use our tools to compare what your current agent is offering — [we're here](#).

# Ready to take the next step?

Compare today's MYGA rates from 30+ carriers, ask our AI Annuity Agent any product-specific question, or speak with a licensed advisor on our team. No email required to use our tools.

[Get your free annuity rates report](#)

[myannuitystore.com](https://myannuitystore.com) · 855-583-1104

ONE MORE THING

# If anything raised a question — we're here.

If anything in this guide raised a question about an annuity you already own — or one you're considering — we're happy to give you a no-obligation second opinion.

Use our [tools](#). Ask our AI Agent anything. [Talk to our team](#). We make annuities accessible, and we're genuinely better when more people understand what they're buying.

**Visit** [myannuitystore.com](https://myannuitystore.com)

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**Call** 855-583-1104

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**Email** [info@myannuitystore.com](mailto:info@myannuitystore.com)

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