Prime Guard Financial Group
3906 Main St, 3rd Floor, Flushing, NY 11354
Tel: (718) 888-1116

FIXED ANNUITY | 5 YEAR PLAN

Lock In a Guaranteed Rate for the Next 5 Years

Protect money you cannot afford to put at risk, and let it grow at a fixed rate - with no stock market ups and downs.

5 YEAR PLAN - SELECT CHOICE 1

PRODUCT	PREMIUM UNDER $100K	PREMIUM $100K AND OVER
Select Choice 1	5.35%	5.75%

Minimum premium: **$5,000** | Rates effective **November 16, 2026**

Benefits of a Fixed Annuity

- ✓ **Guaranteed rate:** Your rate is locked in for the full 5-year term - you know in advance how your money will grow.
- ✓ **Tax-deferred growth:** Interest compounds without current income tax until you withdraw it.
- ✓ **Income option:** At the end of the term, keep growing your money, withdraw it, or convert it to income.
- ✓ **Principal protection:** Your premium and credited interest are protected from market losses.
- ✓ **Predictable growth:** No market volatility - steady accumulation for retirement goals.
- ✓ **Pass money on directly:** Name beneficiaries and help money pass to loved ones outside probate in many cases.

Use It Inside an IRA

A fixed annuity can be held inside an Individual Retirement Account (IRA), combining IRA tax treatment with a guaranteed rate:

- **Traditional IRA:** Growth stays tax-deferred inside the IRA, with a fixed rate instead of market risk.
- **Roth IRA:** Qualified withdrawals in retirement can be tax-free, while your money grows at a guaranteed rate.
- **Rollovers welcome:** Move an old 401(k), 403(b), or existing IRA into a fixed annuity IRA, keeping its tax status.
- **A safer home for retirement savings:** Ideal for IRA money you want protected as retirement gets closer.

IRA Contribution Limits (IRS)	Under Age 50	Age 50 or Older*
2026	$7,500	$8,600
2027	$7,500	$8,600

*Includes a $1,100 catch-up contribution. Limits are combined across Traditional and Roth IRAs. Source: IRS.

Questions? Talk with us first - no obligation.

We will review your savings and IRA accounts and show you what these rates could mean for you.

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Rates effective November 16, 2026, and subject to change without notice. For information only - not tax or legal advice. Fixed annuities are insurance products, not bank deposits, and are not FDIC insured. Guarantees are subject to the claims-paying ability of the issuing insurer. Early withdrawals may incur surrender charges and, before age 59-1/2, income tax and an IRS penalty. IRA rules apply to contributions, rollovers, and required minimum distributions. Review the contract for full terms and consult your tax advisor.

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固定年金 | 5年计划

锁定未来5年的保证利率

保护您不能承受风险的资金，让它以固定利率稳健增长，不受股市涨跌影响。

5年计划 - SELECT CHOICE 1

产品	保费低于 $100K	保费 $100K 及以上
Select Choice 1	5.35%	5.75%

最低保费: **$5,000** | 利率生效日期: **2026年11月16日**

固定年金的好处

- ✓ **保证利率:** 利率在整个5年期内锁定，您可以提前清楚知道资金将如何增长。
- ✓ **延税增长:** 利息在提取前无需缴纳当期所得税，复利增长更快。
- ✓ **可转为终身收入:** 期满后，您可以继续让资金增长、提取资金，或将其转为收入来源。
- ✓ **本金保护:** 您的本金和已计利息受到保护，不会因股市下跌而亏损。
- ✓ **增长可预期:** 没有市场波动，没有意外，稳健、可预期地为退休目标积累资金。
- ✓ **可直接指定受益人:** 年金可以指定受益人，在许多情况下可帮助资金绕过遗产认证直接传给家人。

在 IRA 个人退休账户中使用固定年金

固定年金可以放在个人退休账户 (IRA) 内，将 IRA 的税务待遇与保证利率结合起来:

- **传统 IRA (Traditional IRA):** 资金在 IRA 内延税增长，同时享有固定利率，无需承担市场风险。
- **罗斯 IRA (Roth IRA):** 退休时符合条件的提取可以免税，资金同时以保证利率增长。
- **欢迎转存 (Rollover):** 可将旧的 401(k)、403(b) 或现有 IRA 转入固定年金 IRA，不改变退休账户的税务身份。
- **为退休储蓄提供更稳妥的去处:** 特别适合临近退休、希望受到保护的 IRA 资金。

IRA 供款限额 (国税局 IRS)	50岁以下	50岁及以上*
2026	$7,500	$8,600
2027	$7,500	$8,600

*包含 $1,100 追赶供款。限额为传统 IRA 与罗斯 IRA 合并计算。资料来源: 国税局 (IRS)。

有问题? 先和我们聊聊，没有任何义务。

我们会帮您查看目前的储蓄和 IRA 账户，并说明这些利率对您意味着什么。

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利率自2026年11月16日起生效，如有变更，恕不另行通知。本传单仅供参考，不构成税务或法律建议。固定年金是保险产品，不是银行存款，不受 FDIC 保险。保证取决于发行保险公司的理赔支付能力。提前提取可能需要支付退保费用；如在59岁半之前提取，还可能需要缴纳所得税并面临国税局罚款。IRA 供款、转存和最低强制提取须遵守国税局规定。请查阅年金合同以了解完整条款、条件和除外责任，并就您自身情况咨询税务顾问。