

# Variable annuity riders

A variable annuity rider is an optional insurance provision or another feature provided for an additional fee.

Common riders include:

## **Enhanced death benefits**

If you die before you collect the full value of the annuity, your heirs receive the amount you invested plus interest, or the market value of the funds minus any payouts.

## **Guaranteed minimum income benefits\***

Guarantees a minimum future payout regardless of your investment earnings.

## **Guaranteed minimum accumulation benefits\***

Guarantees the value of your purchase payments regardless of your investment earnings.

## **Guaranteed minimum withdrawal benefits\***

Annual withdrawals are guaranteed until your principal is returned regardless of your investment earnings.

# Variable Annuities And Variable Life Insurance Primer

**RD Boyd**



## **Variable Annuities And Variable Life Insurance Primer:**

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