The Cost Of Waiting For Interest Rates To Go Up?

If You Are Waiting, You May Be Missing Out!



When It Comes To Interest Rates, You Never Know What Is Around The Bend. What Are You Waiting For?

Even in a low interest-rate environment, an annuity's tax-deferred compounded growth can grow your savings faster than you may think. If you are waiting for interest rates to rise before buying an annuity, you may be missing out!

Example

If you invested $250,000 into an A Rated 5-year multi-year guarantee annuity ("MYGA") paying **6.15%** annually (which is 1.42% higher than the current (November 1, 2026) 5-year U.S. Treasury yield of 4.73%), you would be guaranteed **$336,931** at the end of 5 years (a return of $250,000 principal plus **$86,931 tax-deferred interest**), less any withdrawals you may have taken. That's principal protection, a minimum guaranteed return, tax-deferred compounded growth and penalty free withdrawals (10% free withdrawal beginning in year 1) - no matter what's happening on Wall Street!* Few taxable investments can compete with this blend of safety, tax-deferred growth and flexibility.

If you waited just ONE year before buying an annuity, $250,000 would have to earn **7.75%** annually for 4 years to catch up with the 5-year annuity's earnings.

If you waited TWO years before buying an annuity, $250,000 would have to earn **10.46%** annually for 3 years to catch up with the 5-year annuity's earnings.

An annuity may be just the solution to meet one of your financial needs. Through our relationship with a prominent independent wholesale distributor of life insurance company products, Green Pastures can offer you a variety of annuities and withdrawal options from the most highly-rated insurance companies in the industry - so you can select the one that fits your lifestyle and helps achieve your financial goals. Transform your retirement dreams into reality.

*** Annuities are not (1) insured by the FDIC or any federal government agency, (2) deposits of or guaranteed by any bank or credit union and (3) a provision or condition of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. A surrender charge may apply during the surrender period, a 10% IRS early withdrawal penalty may apply to withdrawals prior to age 59 1/2 and investors may be liable for payment of federal income tax on the taxable portion of the withdrawal. Annuities are subject to change in ratings, availability and rates at any time.**

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