



1879

ADVISORS

A BRUDERMAN COMPANY

VARIABLE
ANNUITY
STRATEGIES

1879 Advisors

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THINK ANNUITIES ARE HARD TO UNDERSTAND? LET US SHED SOME LIGHT.

At 1879 Advisors we understand that variable annuities can seem complicated. So we're breaking down the jargon to provide clarity about this investment product, which can be an important part of a comprehensive financial plan.

WHY A VARIABLE ANNUITY?

If Social Security and the money you've saved for the future won't provide the income you'll need in the future, a variable annuity (VA) can help fill that gap. By investing a portion of your savings into a variable annuity, you create access to tax-deferred investments and income solutions in retirement that can last a lifetime while still leaving a legacy for your heirs. They also offer add-on benefits (see back page) that can be purchased to create a steady stream of lifetime income that's protected from market downturns while still providing the potential for market growth.

HOW DOES IT WORK?



Choose Your Investments

Using the VA's investment options, our research department creates a plan built for your individual needs. Investments are the engine that seeks to drive the growth of your portfolio, so it's important to have quality options and then make the appropriate choices within those options in an attempt to achieve growth based upon market conditions.



Access Tax-Deferred Growth Potential

A VA differs from other investments, because when your annuities earn money, the taxes on those earnings are deferred until you take withdrawals from the account. That means you get to keep more of your money working for you in the market with the potential to grow and compound over time.



Take Withdrawals from Your Account

You can take partial withdrawals from your account every contract year. These payments are based on your contract's market value at the time you make your withdrawals but have a guaranteed* minimum withdrawal no matter what the market conditions are.



Paying Taxes: Ordinary income rates are applied to each distribution. The good news is that if you're retired at the time you begin receiving income, your rate may be lower than during your working years.

**Add income protection and
growth potential to your annuity**



Many variable annuities (VAs) offer the opportunity to purchase an add-on option, which can provide additional benefits including the potential for greater retirement income.

ADD PROTECTION AND GROWTH FOR LIFETIME INCOME



Choose an Add-On

Purchasing a lifetime income option with your VA creates a protected income base from which you'll receive a steady stream of income



Protect Your Income

The protected income base, is a value your payments are based on, and is shielded from market downturns.



Lock in Gains

The protected income base locks in any market gains as often as annually, which can increase income payments.



Receive Lifetime Income

Begin withdrawals and start receiving a steady stream of guaranteed income for life.

SOME THINGS TO KEEP IN MIND

Variable annuities are long-term investments

There are fees and expenses associated with variable annuities

There are risks associated with investing including possible loss of principal

Add-On Riders are available for an additional charge

Read the Prospectus: Before investing in any variable annuity you should read the prospectus carefully and consider the investment objectives, risks, charges and expenses of the investment company. Prospectuses for variable annuities used by 1879 Advisors contain this and other information and can be obtained by contacting 1879 Advisors.

Tax deferral offers no additional value if an annuity is used to fund a qualified plan, such as a 401(k) or IRA, and may not be available if the annuity is owned by a "non-natural person" such as a corporation or certain types of trusts. Earnings are taxed as income at the time of distribution and may be subject to a 10% additional tax if withdrawn before age 59½.

Guarantees are backed by the claims-paying ability of the issuing insurance company.

Investing in Securities involves risks. Investment returns and share value will fluctuate and it is possible to lose money by investing. Consider the investment objectives, risks, charges and expenses before investing.

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Disclosure

Variable annuities sold through Bruderman Brothers LLC, member FINRA & SIPC.

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Before engaging 1879 Advisors as an investment advisor, prospective clients will be given Bruderman Asset Management's Disclosure Document, which contains important information regarding BAM's services, fees, conflicts of interest, and other matters. Prospective clients are urged to read the Disclosure Document carefully before becoming a client. Prospective investors may obtain this important disclosure by visiting our website at www.bruderman.com or by writing us at:

1879 Advisors

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