

A middle-aged couple is shown from the chest up, smiling warmly at the camera. The man, on the left, has grey hair and a beard, wearing a light blue shirt and a grey and white checkered scarf. The woman, on the right, has grey hair and is wearing a yellow puffer vest over a patterned scarf. They are standing outdoors with a body of water and a blue sky with light clouds in the background.

# Retirement Readings

## What is an Annuity?

In planning for financial security in retirement, an annuity can satisfy two basic objectives:

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