

[Buy a Pension: How to know which annuity to choose?](#)

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BuyAPension.com Provides Resources for Workers Trying to Decide On an Annuity

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The current state of the economy has a lot of people thinking about the future, and according to BuyAPension.com, now is the perfect time to consider pensions and annuities. Key decisions about retirement income shouldn't be put off, according to experts, especially in uncertain economic times.

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Many workers don't know whether their jobs provide for retirement income, and what types of plans employers use if they are lucky enough to receive benefits. Understanding the differences between annuities can help to make retirement smoother, and investing in a personal annuity can even allow some individuals to retire early.

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"Our website offers resources to allow individuals to understand and make educated decisions about their annuities," said a spokesperson for BuyAPension.com. "Whether you're considering a variable annuity, a fixed annuity, an immediate annuity, or if you just need some help understanding the terms, we're here to help."

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Different types of annuities offer potentially greater benefits for certain income groups. For example, older, wealthier persons may consider an immediate fixed annuity, in which regular payments begin immediately and continue until the investor's death, without a change in the rate of payment. However, middle and lower class workers might receive a greater benefit from a standard annuity, which provides the same rate or introduced with a variable rate that changes over time. As money is paid into these types of plans, funds are gradually built up, resulting in larger potential payments when the distribution phase of the annuity (i.e. the payments given out after the individual retires) begins.

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"No annuity plan is right for everyone, which is why we've worked to offer a resource for anyone looking to buy annuities and pensions," the spokesperson said. "Some people might not be thinking about their retirement yet, but rough economies force us into that sort of thinking. BuyAPension.com is there to help people make smart decisions, so that there aren't any sudden surprises when they do choose to retire."

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Different annuities offer a range of benefits for workers, and it's important to understand the differences in policy types before planning a retirement.

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About BuyAPension.com

BuyAPension.com was formed in 2008 as an annuity company to serve the ever-expanding retirement income needs of Baby Boomers and their parents. Planning for income in retirement presents many challenges and investment products are often complex, therefore, it is our goal to provide simple solutions and explain these solutions to our clients in a straightforward, understandable fashion.

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For more information, visit our website at www.BuyAPension.com. You can also reach us by mail at College & Metcalf Plaza, 7027 West 110th St., Overland Park, Kansas 66210, or by phone at 1-877-651-4626.

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