

Annuity Comparison Checklist

CDs, Treasuries, bonds, annuities | Reviewed October 2026

Backing is different for each. Write down what backs each choice you are considering.

Ask, and write down the answers

- ☐ CD: FDIC insured up to \$250,000 per depositor, per bank, per ownership category.
- ☐ Treasury securities: full faith and credit of the U.S. government.
- ☐ Annuity: the issuing company, then a state guaranty association up to set limits.
- ☐ When will I need this money?
- ☐ What does it cost to get it out in year two? Year five?
- ☐ What happens to my buying power if prices rise?
- ☐ How much would sit with one backer?

Notes

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: FDIC, FINRA, SEC Investor.gov, NAIC, TreasuryDirect, NOLHGA.