

Annuities in a Retirement Account

Since the account is already tax-deferred | Reviewed October 2026

The SEC says tax deferral provides no extra benefit inside an IRA or 401(k).

Ask, and write down the answers

- ☐ What does this annuity provide that I could not get another way?
- ☐ What are all the charges, compared with an alternative in the same account?
- ☐ How do required withdrawals work for this contract, and who calculates them?
- ☐ What happens if I need money before age 59 and a half?
- ☐ If I move this money later, what does it cost and how is it reported?
- ☐ For a QLAC: 2026 premium limit \$210,000; payments by age 85; not variable or indexed.

Notes

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: SEC Investor.gov, SEC guide to variable annuities, IRS Topic 557, IRS Publication 590-B, IRS Notice 2025-67.