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### **What Does It Mean to Annuitize? - The Balance**

The agent recommended an expensive variable annuity with lots of bells and whistles for Mel. This involved investment of a lump sum, which could then be allocated to different balanced investment accounts. While the variable annuity allowed for growth, it also guaranteed that Mel would never lose more than his initial investment.

### **To Annuitize or Not to Annuitize | Concierge Financial ...**

Over 90% of all annuities are never annuitized. Generally, your variable annuity will continue to grow over time, but annuitization can be an attractive option if something terrible happens to the underlying sub-accounts to which the value of your annuity is linked. However, more common scenarios may also warrant consideration of annuitization.