Annuities and pension funds are both financial mechanisms designed to provide retirees with steady streams of income. However, they differ in that while annuities are usually products that individuals buy for their own benefit, the term "pension fund" generally refers to the collective benefit fund that employees of a company or government pay into over time. Pension funds are controlled by the employer instead of the individual, although both pension funds and annuities are usually operated by an insurance or financial services company.

|  |  |  |
| --- | --- | --- |
| Table Heading |  |  |
| Math | 100 | 79 |
| Science | 100 | 95 |
| Social studies | 100 | 85 |
| English | 100 | 91 |
| Manipuri | 100 | 89 |

**Student score:**

|  |  |
| --- | --- |
| Emerson Maimom | $245 |
| Nevidita Maimom | $234 |
| Goldie Pebam | $342 |

Can I Change My Annuity to a Mutual Fund?

Life may be full of regrets, but annuity regret is something you might be able to address. Authorities such as the Financial *Industry* Regulatory **Authority** warn against

[www.maimom.com](http://www.maimom.com)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 |