AN EDUCATION-FIRST GUIDE

The Smart Buyer's Guide to Fixed Annuities

Understand them. Compare them. Buy one with total confidence — in plain English, with pictures instead of fine print, and no sales pressure anywhere.

01
What they are
and the three jobs they do

02
How the money works
rates, taxes, and access

03
How safe they are
the layers behind the guarantee

04
How to buy one
step by step, on your terms

Presented by Annuity Radar

Written by Devin Shave — Founder, Annuity Radar · Annuity Wholesaler, SFG Annuity Advisors

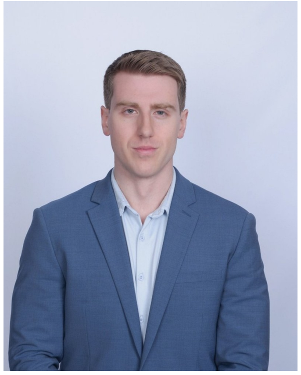
annuityradar.com

2026 Edition

"The best rates are always on our radar."

A NOTE FROM DEVIN

Why I Made This Guide



Devin Shave
Founder, Annuity Radar
SFG Annuity Advisors

If you're reading this, you're doing exactly the right thing: learning before you buy. Annuities are one of the most misunderstood tools in personal finance — not because they're complicated by nature, but because most people meet them through a sales pitch instead of an education.

I built Annuity Radar to flip that around. But annuities aren't just my business — they're my family's. I also work as an annuity wholesaler with SFG Financial Services and SFG Annuity Advisors, our family-owned firm, where we've spent more than fifty years working in fixed annuities. I grew up around this industry. I've seen what these products do for families when they're chosen carefully — and what happens when they're sold carelessly.

That experience shaped one conviction: nobody should ever buy an annuity they don't fully understand. So this guide won't try to sell you anything. Its only job is to give you what a good advisor would — how these products work, what the trade-offs are, and how to judge any offer with confidence, whoever it comes from.

You'll notice this guide leans on pictures — diagrams, timelines, and comparisons — because a clear picture beats a wall of fine print every time. By the last page, you'll know more about fixed annuities than most people who already own one.

MY PROMISE TO YOU

When you reach out, you reach me — never a call center, never a rotating sales team. Your information is never sold or shared. And if an annuity isn't right for you, I'll tell you that too.

— Devin Shave

Founder, Annuity Radar · Annuity Wholesaler, SFG Financial Services & SFG Annuity Advisors — our family's firm

WHAT'S INSIDE

Your Map for the Next 20 Pages

Eight short parts. Read them in order, or jump straight to the question on your mind — each part stands on its own.

IN A HURRY?

Read Part 1 (should you even consider one?), Part 6 (how buying works), and Part 8 (the checklist). That's ten minutes — and it's more preparation than most buyers ever get.

PART 1

Is a Fixed Annuity Right for You?

Before products, rates, or paperwork — the only question that matters first: does this tool belong in your plan?

What a Fixed Annuity Actually Is

A fixed annuity is a contract between you and an insurance company. You place a sum of money with the insurer, and in return the company makes you written, contractual guarantees. It's not a bank deposit and not a stock-market investment — it sits in its own category, built around one idea: certainty.

THE TRADE, IN ONE PICTURE

YOU
One deposit, made once. Your job is done on day one.

Your premium (a lump sum) →

← **Written guarantees, backed by reserves**
protected principal · a defined growth rate or formula · income for life, if you choose it

THE INSURER
A regulated company required to hold reserves behind every promise.

Where It Sits

Bank deposits — FDIC-insured, fully liquid, lowest growth

FIXED ANNUITIES — guaranteed growth + protection, limited access for a term

Market investments — highest potential, no protection from loss

Less growth potential, more certainty → ← More growth potential, less certainty

THE ONE-SENTENCE VERSION
A fixed annuity trades some short-term access to your money for guarantees: protection from market losses, a defined return, tax-deferred growth — and, if you want it, income for life.

PART 1 · CONTINUED

The Three Jobs an Annuity Can Do

Nearly every good reason to own a fixed annuity is one of these three. Name your job first, and the right product almost picks itself — that's the single best shortcut in this entire guide.

JOB 1

Safe Growth

Money you don't need right away, growing at a guaranteed rate — with zero exposure to market losses.

"I want a better, safer version of what my CD does."

The classic MYGA job — and the most common reason people find Annuity Radar.

JOB 2

Guaranteed Income

Turn part of your savings into a dependable paycheck — for a set period, or for as long as you live.

"I want a paycheck in retirement, not a balance to worry about."

The job of income annuities (SPIA, DIA) and income riders.

JOB 3

Longevity Protection

Your biggest retirement risk isn't a bad market year — it's outliving your money. Annuities are one of the only tools that guarantee income you can't outlive.

"I want to know I'll be fine at 95, not just at 75."

Think of it as building your own private pension.

WHY THIS MATTERS RIGHT NOW

11,000+

Americans turn 65 every single day through 2027 — the largest retirement wave in U.S. history

$464 billion

in U.S. annuity purchases in 2025 — a fourth straight record year (LIMRA)

PART 1 · CONTINUED

Who They Fit — and the Honest Trade-Offs

Any advisor worth trusting puts the downsides on the table before you ask. Here's both sides, unvarnished.

OFTEN A STRONG FIT IF YOU...

- ✓ Are at or near retirement and want part of your savings off the market's roller coaster
- ✓ Have CDs, savings, or an old annuity that could be working harder
- ✓ Value a guaranteed outcome over chasing the highest possible return
- ✓ Want future income you can count on, alongside Social Security
- ✓ Have maxed other tax-advantaged accounts and want more tax-deferred growth

PROBABLY NOT THE MOVE IF YOU...

- ✗ Will likely need full access to this specific money within the next few years
- ✗ Don't yet have an emergency fund or liquid savings outside this money
- ✗ Want maximum growth and can genuinely stomach market losses to chase it
- ✗ Need this money within 12 months — a CD or savings account honestly wins there

No product is for everyone. An honest "no" now beats an unhappy "yes" later.

The Three Trade-Offs, Up Front

Limited liquidity

Built for money that can stay put for the term. Most contracts still let you withdraw around 10% a year penalty-free — but this is not an ATM.

A different safety net

Not FDIC-insured — because it's not a bank product. You're backed by insurer reserves, regulation, and your state guaranty association (Part 4 shows the layers).

Bounded growth

You trade the market's best years for never having its worst. A fixed annuity won't catch a runaway bull market — and won't lose a dollar in a crash.

A FAIR WAY TO THINK ABOUT IT

A fixed annuity isn't meant to be your whole plan. It's the calm, predictable layer of a broader one — the part of your money you never have to worry about again.

PART 2

The Types of Fixed Annuities

One family, four members — same protective DNA, four very different jobs.

“Fixed annuity” is a family name, not a single product. Every member below protects your principal from market losses. Where they differ is how your money grows — and when it comes back to you.

The Fixed Annuity Family

principal protection · contractual guarantees · tax deferral

MYGA

Multi-Year Guaranteed Annuity

One locked rate for a set term. The CD's stronger cousin.

GROWTH — GUARANTEED RATE

FIA

Fixed Indexed Annuity

Growth tied to a market index — with a floor of zero in down years.

GROWTH — MARKET-LINKED

SPIA

Single Premium Immediate Annuity

A lump sum becomes a paycheck that starts right away.

INCOME — STARTS NOW

DIA

Deferred Income Annuity

Buy the paycheck today; schedule it to start years from now.

INCOME — STARTS LATER

+ OPTIONAL ADD-ON

Lifetime Income Rider (GLWB)

Bolts onto many FIAs: growth now, plus the option to switch on income for life later. Detail on page 10.

You're not early — and you're not late.

Americans bought a record $464 billion of annuities in 2025 — the fourth record year in a row (LIMRA). Rising rates turned a once-sleepy product into the workhorse of retirement planning. The next four pages show you each type up close.

TYPE 1 OF 4

MYGA — The Guaranteed-Rate Annuity

The simplest member of the family. You deposit a lump sum; the insurer guarantees a fixed rate for a set term — commonly 3 to 10 years. Rate locked. Principal protected. Growth tax-deferred. If you understand a CD, you already understand a MYGA.

THE LIFE OF A 5-YEAR MYGA

Day 1
You deposit once. Rate locks for the full term.

Years 1–5
Guaranteed compounding. No taxes due while it grows.

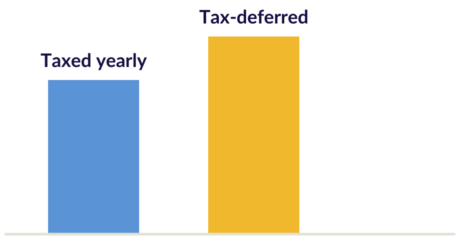
Term ends
Your choice: renew, move it (tax-free), ladder it, or take it.

Along the way: most MYGAs let you withdraw interest or up to ~10% per year penalty-free — check your contract's provision.

MYGA vs. CD — Same Instinct, Different Engine

	5-YR CD	5-YR MYGA
Principal protected	Yes — FDIC	Yes — insurer + guaranty
Rate, mid-2026 range*	~1.7–4.3% APY	~5–6%+
Taxes on growth	Due every year	Deferred until withdrawn
Annual free withdrawal	Rarely	Often ~10% or interest
Best for money needed...	Within 12 months	In 3+ years

WHY TAX DEFERRAL COMPOUNDS



Interest earns interest on money that would have gone to taxes each year. Illustrative only — the gap widens with time, rate, and bracket.

**Ranges as of July 2026: top 5-year MYGAs low-to-mid 6% vs. top nationally available 5-year CDs ~4.3% APY (national CD average closer to 2%). Rates change constantly — see live, timestamped rates at annuityradar.com. Taxes are deferred, not eliminated; CDs may suit money needed within 12 months.*

BEST FIT

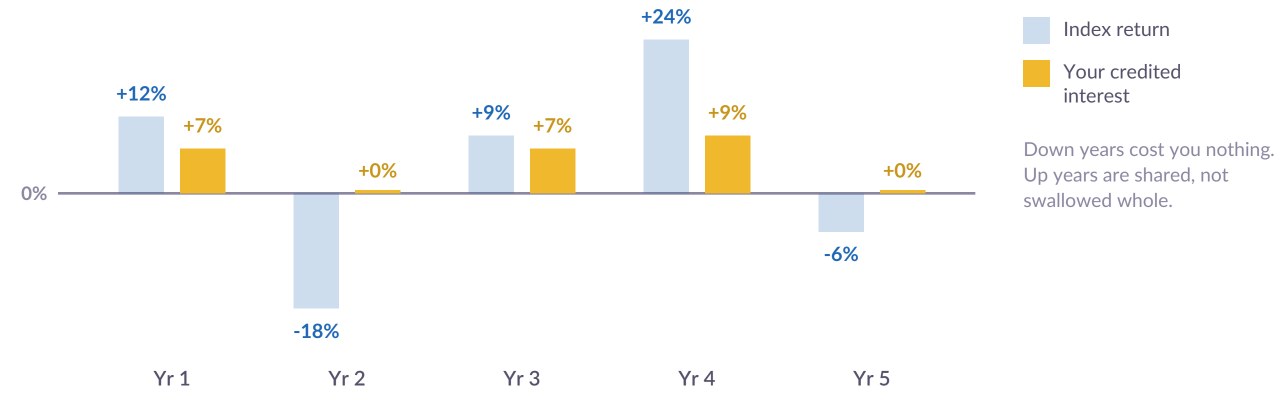
You want a guaranteed rate, for a set number of years, with no market risk — a simple, predictable, CD-like structure that grows tax-deferred and typically pays meaningfully more.

TYPE 2 OF 4

FIA — Protected, Market-Linked Growth

A Fixed Indexed Annuity credits interest based on a market index (like the S&P 500) instead of one declared rate. The defining feature is the floor of zero: when the index falls, you earn 0% that year — you never lose principal to the market. When it rises, you share in the gain, up to limits set by the contract.

THE FLOOR OF ZERO — WHAT IT LOOKS LIKE



Hypothetical illustration with a 7–9% cap — not a prediction or a real product.

The Three Dials That Set Your Share

CAP RATE

A ceiling on your credit.

Index up 12%, cap 8%

↓

You earn 8%

PARTICIPATION

Your percentage of the gain.

Index up 12%, 60% participation

↓

You earn 7.2%

SPREAD

A hurdle subtracted first.

Index up 12%, 2% spread

↓

You earn 10%

THE GUARANTEE UNDER IT ALL

Whatever the formula, the floor is 0% — never negative. Caps and participation rates can reset each anniversary, but never below the minimums written into your contract. FIAs run longer surrender periods than MYGAs and carry more moving parts — exactly where honest, side-by-side guidance earns its keep.

Best fit: you want principal protection, can accept a 0% year, and like the chance to out-earn a fixed rate in strong years.

TYPES 3 & 4 — PLUS THE ADD-ON

Income Annuities — Your Private Pension

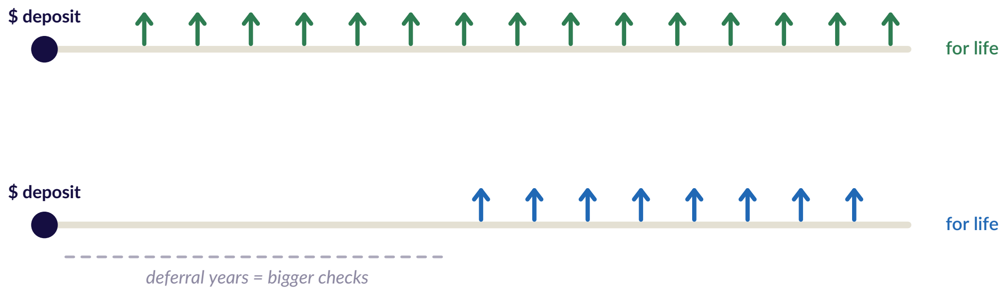
MYGAs and FIAs grow money. Income annuities convert it — a lump sum in, a guaranteed paycheck out, for a set period or for as long as you live. The only real question between the two types is when the paycheck starts.

SPIA

Income starts within a year

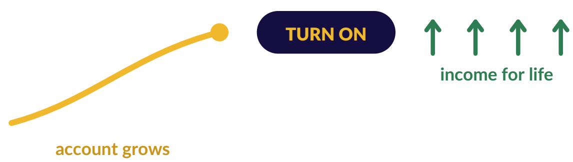
DIA

Income starts at a date you pick — often 5–10 years out



Payments can be set for a single life, joint lives (you and a spouse), or a guaranteed minimum period — your choice at purchase.

The Middle Path: Lifetime Income Riders (GLWB)



Many FIAs offer an optional rider: your money keeps growing and stays accessible, while you hold a guarantee that you can later switch on lifetime income — without permanently handing over the lump sum the way a SPIA requires. The trade: an annual fee (typically charged against the benefit base) and added complexity. Powerful for some plans; unnecessary cost for others.

WHY PEOPLE DO THIS

Retirees with pensions consistently report less financial stress than those managing a lump sum — a guaranteed deposit that arrives every month, married to Social Security, makes the rest of the plan simpler. An income annuity is how you buy that feeling with part (never all) of your savings.

Best fit: you want to convert a slice of savings into dependable income — starting now (SPIA), later (DIA), or optionally (rider).

PART 2 · BRINGING IT TOGETHER

Which One Fits? Follow Your Goal.

Start at the top. One honest answer about what you want this money to do points straight to the right product family.

The Same Map, as a Table

IF YOUR GOAL IS...	THE USUAL TOOL IS...
Safe, guaranteed growth at a known rate	MYGA
Protected growth with more upside potential	Fixed Indexed Annuity (FIA)
Income starting now	SPIA
Income starting at a chosen future date	DIA
Growth now, guaranteed lifetime income later	FIA with an income rider (GLWB)

A starting point, not a prescription — timeline, access needs, and taste for complexity all matter. That's what a good conversation sorts out.

PART 3

How the Money Works

Rates, taxes, and access — the three mechanics that separate confident buyers from hopeful ones.

Tax Deferral: Three Engines Instead of One

1 Interest on your principal

The base engine — same as any account.

+

2 Interest on your interest

Compounding, uninterrupted by annual tax bills.

+

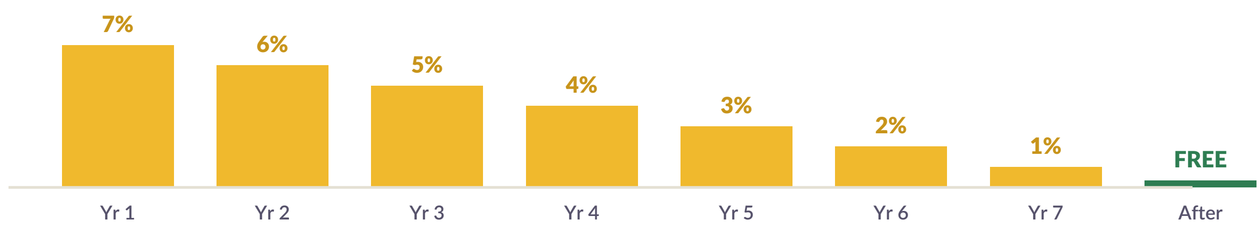
3 Interest on the taxes you didn't pay

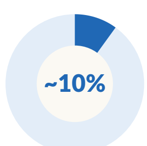
Money that would've gone to the IRS each year keeps working for you instead — until you withdraw.

Surrender Periods: The Deal Behind the Rate

The insurer can guarantee your rate because it can count on the money staying. Withdraw more than your free amount during the term and a declining charge applies. It's not a trap — it's the trade, and it shrinks to zero on a schedule you know in advance.

TYPICAL 7-YEAR SURRENDER SCHEDULE (ILLUSTRATIVE)





Free withdrawals, every year

Most contracts allow around 10% of your value (or your earned interest) out each year, penalty-free, even mid-term.

Hardship waivers

Many products waive surrender charges entirely for nursing-home confinement or terminal illness — protection most buyers never hear about. Varies by product and state.

THE RIGHT WAY TO SIZE A DEPOSIT

Fund an annuity with money you won't need for the term — and keep your emergency fund outside it. Structured that way, the surrender schedule is a fact on a page, not a problem.

PART 3 · CONTINUED

The Fine Print, Decoded

Four features you'll meet in product brochures. None are deal-breakers — each is a dial that trades one thing for another. Know the trade and the fine print loses its teeth.

MVA

Market Value Adjustment

If you surrender early beyond the free amount, your payout adjusts for how interest rates have moved since purchase. Rates rose since you bought? Adjusts down. Rates fell? It can work in your favor.

The trade: contracts with an MVA often pay a slightly higher base rate.

ROP

Return of Premium

A guarantee that you can walk away with at least your original deposit at any time — even mid-term, even beyond the free amount.

The trade: usually a modestly lower rate in exchange for the exit ramp.

BONUS

Premium Bonus

Some products (often FIAs) add an upfront bonus to your account on day one — say 5%. Attractive, but bonuses ride along with longer surrender periods or tighter crediting.

The rule: weigh the whole package. Never chase a bonus on its own.

MGIR

Minimum Guaranteed Rate

Every contract has a floor rate that renewals can never drop below, no matter what markets do. It defines your true worst case if you stay past the initial term.

The question to ask: “Where exactly is my floor?”

HOW A PRO READS A PRODUCT

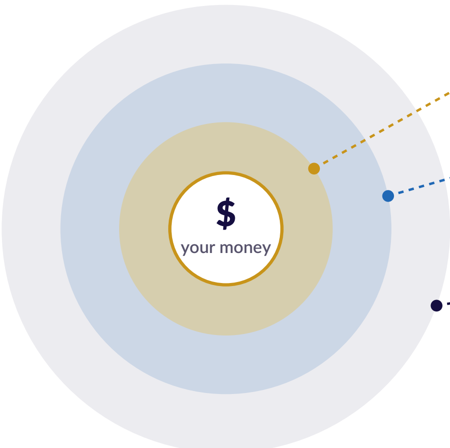
Rate is the headline; these four are the plot. Two products with identical rates can behave very differently when life happens. A complete comparison always puts rate, schedule, MVA, and features side by side — in writing.

PART 4

Understanding the Guarantees

“How safe is this, really?” is the right question. Here is the real, layered answer.

THREE LAYERS STAND BETWEEN YOUR MONEY AND TROUBLE



LAYER 1 — RESERVES & REGULATION
Insurers must hold dollar-for-dollar reserves against every promise, verified by state regulators through required filings and exams.

LAYER 2 — CARRIER STRENGTH
Independent agencies (A.M. Best is the specialist) grade each insurer's ability to pay claims across decades — before you buy, you can see the grade.

LAYER 3 — STATE GUARANTY ASSOCIATION
Every state maintains a guaranty association that steps in for policyholders if a member insurer ever fails — in most states covering up to $250,000 per owner, per company, for annuities.

THE A.M. BEST LADDER

A++ / A+	Superior
A / A-	Excellent
B++ / B+	Good
B and below	Fair & lower

Most advisors — Devin included — work primarily in the A-range and explain clearly whenever anything below it appears on a comparison.

THE POINT MOST PITCHES SKIP

Sometimes the highest rate on the board comes from a lower-rated carrier. A slightly lower rate from a financially stronger company is often the better decision for a multi-year promise. Rate and strength get weighed together — never rate alone.

Larger deposits are often split across carriers to keep each contract within the state guaranty limit — both layers working, belt and suspenders.

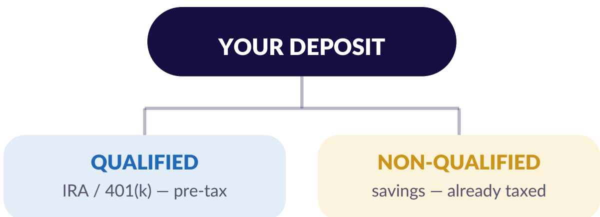
“GUARANTEED” VS. “FDIC-INSURED” — THE HONEST FRAMING

Bank CDs are FDIC-insured; annuities are backed by insurer reserves, regulation, ratings, and your state guaranty association. Different mechanisms — both serious. The takeaway isn't that one is safe and one isn't. It's to know exactly what stands behind your money, in writing, before you commit. Coverage limits vary by state; a good advisor shows you yours.

PART 5 Taxes & Your Money

Plain-English tax mechanics — not tax advice. Confirm your own situation with a CPA.

The First Fork: What Kind of Dollars Fund It?

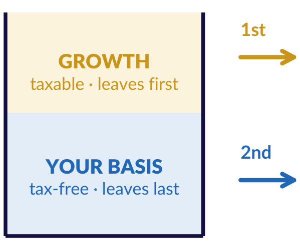


QUALIFIED → every dollar withdrawn is taxable
None of it has been taxed yet, so withdrawals are ordinary income — and RMD rules apply like any IRA.

NON-QUALIFIED → only the growth is taxable
Your original deposit (your "basis") comes back tax-free; only earnings are taxed when withdrawn.

This one distinction drives almost every tax answer that follows — know which bucket your money is in before comparing anything.

Withdrawals: Growth Comes Out First (LIFO)



For non-qualified annuities, the IRS treats partial withdrawals as earnings-first. Worth knowing before any mid-term withdrawal.

59½

Taxable amounts withdrawn before age 59½ can face a 10% federal penalty on top of income tax, unless an exception applies. Annuities are built as longer-term vehicles for exactly this reason.

THE ANNUITIZATION EXCEPTION — A GENTLER PATH

Convert a non-qualified annuity into an income stream and each payment splits: part taxable growth, part tax-free return of basis, spread over your life expectancy (the "exclusion ratio"). Often the smoothest tax treatment of all.

REMEMBER

Deferred is not tax-free — the IRS gets paid when you withdraw. The win is control: you choose when, often in retirement at a lower bracket, after years of uninterrupted compounding. Confirm your specifics with a qualified tax professional.

PART 5 · CONTINUED

Moving Money & Passing It On

The 1035 Exchange: Upgrading Without a Tax Bill

Own an annuity that's out of surrender and outclassed by today's options? Section 1035 of the tax code lets you move to a new contract without triggering taxes on the gain — if it's done the right way.

THE RIGHT WAY — DIRECT, COMPANY TO COMPANY

OLD CONTRACT → NEW CONTRACT

insurer-to-insurer transfer — you never touch the money

TAX: $0

THE EXPENSIVE MISTAKE — CASHING OUT FIRST

OLD CONTRACT → YOUR HANDS → NEW CONTRACT

touch the money — even briefly — and the IRS can treat the whole gain as a taxable withdrawal

AND SOMETIMES THE RIGHT MOVE IS NO MOVE

A 1035 isn't automatically smart. Surrender charges or features you'd give up can outweigh a better rate. A proper review puts old and new side by side, in writing — and sometimes concludes you should stay exactly where you are. That's a good outcome too.

Beneficiaries: The Part Your Family Will Thank You For

Skips probate

Annuities pass directly to the beneficiaries you name — no court process, no public record, no waiting on the estate.

Taxed fairly

Beneficiaries generally owe ordinary income tax only on gains above your basis; how they take it (lump sum vs. installments) shapes the timing.

Spouse-friendly

A surviving spouse can usually continue the contract as their own, keeping the tax deferral fully intact.

Naming (and updating) beneficiaries takes five minutes at purchase and is part of any thorough setup. Nothing here is tax or legal advice — confirm your situation with a qualified professional.

PART 6

The Buying Process, Step by Step

Once you understand the product, buying one is refreshingly simple. Here's the whole path.

1

Step 1 — Name the goal

Growth, income, or longevity — plus your timeline and how much access you want along the way. Ten minutes of clarity here makes every later step easy.

2

Step 2 — Compare the whole market

Independence matters: a captive agent shows you one shelf; an independent comparison puts dozens of carriers side by side on rate, strength, terms, and features.

3

Step 3 — Read the comparison right

Rate is the headline, not the whole story. Weigh carrier rating, surrender schedule, free-withdrawal allowance, MVA, and riders together — in writing.

4

Step 4 — Apply & fund

The application is short, and your advisor completes it with you. IRA and 1035 money must transfer directly between institutions to stay tax-free — never through your hands.

5

Step 5 — Use your free look

Every annuity arrives with a legally required free-look window — commonly 10 to 30 days — to read the actual contract and cancel for a full refund, any reason, no questions.

STEP 6 (THE ONE MOST BUYERS NEVER GET) — LIFE AFTER PURCHASE

A good advisor doesn't vanish after funding. You should have one person to call for questions, statements, beneficiary changes, and a genuine review as your surrender period winds down — because that's exactly when new options open up. At Annuity Radar, that person is Devin. Every time.

No fake deadlines anywhere in this process: rates move, but a trustworthy advisor never rushes a six-figure decision.

PART 7

Questions to Ask Before You Sign

Bring these to any advisor — including Devin. The good ones welcome every single question.

ABOUT THE PRODUCT

- [ ] What type of annuity is this, and which of my goals does it serve?
- [ ] What exactly is guaranteed — and for how long?
- [ ] What's the surrender schedule, year by year?
- [ ] How much can I withdraw each year penalty-free?
- [ ] Is there an MVA or a bonus? What terms ride along?
- [ ] For an FIA: how is interest credited, and what can reset?
- [ ] What's the minimum guaranteed rate after the initial term?

ABOUT THE CARRIER

- [ ] Which company issues this, and what is its A.M. Best rating?
- [ ] What's my state guaranty limit — and is my deposit within it?

ABOUT THE ADVISOR

- [ ] Are you independent, or do you represent one company?
- [ ] How are you compensated on this product?
- [ ] If replacing an annuity: where's the written comparison?
- [ ] Will I work with you directly — or get handed off?

Five Red Flags — Slow Down If You See These

"This rate expires today."
Artificial urgency is a tactic. Rates move; real advisors never rush six figures.

All upside, no trade-offs
If you only hear the good parts, you're getting a pitch — not an education.

Vague about compensation
You're entitled to a straight answer about how anyone gets paid.

Same answer for everyone
If the product never changes with the person, nobody's actually listening.

Replacement without a written comparison
Surrendering an existing annuity should always be justified on paper.

THE BOTTOM LINE

This is a long-term commitment of real money. You have every right to take your time, ask hard questions, and say "let me think about it." Anyone who makes you feel otherwise just told you everything you need to know about how they work.

PART 8

Your Fixed Annuity Checklist

The whole guide, distilled to one page. Check every box with confidence and you're ready.

BEFORE YOU BUY

- [ ] I know which job this annuity does: growth, income, or longevity.
- [ ] I can comfortably leave this money in place for the full term.
- [ ] My emergency fund lives elsewhere — this isn't my last liquid dollar.
- [ ] I understand this is an insurance product with its own safety layers.

ABOUT THE PRODUCT

- [ ] I know my guaranteed rate (or exactly how my FIA credits interest).
- [ ] I've seen the surrender schedule, year by year, in writing.
- [ ] I know my annual penalty-free withdrawal amount.
- [ ] I understand any MVA, bonus, or rider attached — and its trade.

ABOUT THE CARRIER & TAXES

- [ ] I know the issuing carrier and its A.M. Best rating.
- [ ] My deposit fits within my state guaranty limit (or is split to fit).
- [ ] I know whether my money is qualified or non-qualified — and what that means at withdrawal.
- [ ] I've confirmed the tax specifics with a qualified professional.

ABOUT THE ADVISOR

- [ ] My advisor is independent and compared the market for me.
- [ ] I know how my advisor is compensated.
- [ ] Every question got a straight answer. Nobody rushed me.
- [ ] Any replacement was justified in a written, side-by-side comparison.

Keep this page.

Print it or save it to your phone, and bring it to any advisor conversation — including one with Devin. An advisor who's bothered by a checklist is telling you something. One who works through it patiently is too.

THE ANNUITY RADAR DIFFERENCE

Fifty Years of Family Experience. One Person Behind It All.

Annuity Radar was founded by Devin Shave to give people a calmer, clearer way to buy fixed annuities — education and transparency instead of pressure. But it stands on a much older foundation: Devin also works as an annuity wholesaler with SFG Financial Services and SFG Annuity Advisors, his family's firm, with more than fifty years working in fixed annuities.

That's not a marketing line — it's the reason this guide exists. When your family has watched five decades of products, rate cycles, and sales fads come and go, you learn what actually holds up: strong carriers, honest math, and clients who understood exactly what they bought.

Devin Shave
Founder, Annuity Radar
Wholesaler, SFG Annuity Advisors

Fully independent

No captive contracts, no single-carrier bias. 40+ carriers compared on rate, strength, and terms — what fits you wins.

You get Devin. Every time.

Your inquiry goes to Devin directly — never a call center, never a rotating sales team. Your information is never sold or shared.

Education first, always

Understand your options in plain English — trade-offs included — then decide on your own timeline. No pressure, ever.

Ready to talk — or just have one question?

No obligation, no pressure. You'll hear from Devin personally.

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