IQ WEALTH® MANAGEMENT

2019 Consumer

ANNUITY

BUYERS GUIDE

HOWTOCOMPARE 1200+

PROTECT YOUR HEIRS, INCREASE INCOME, AND PROTECT YOUR PRINCIPAL-TOP 100 ANNUITIES

PLUS-Answers to the most common annuity questions, including how to roll over your 401k into a Next Generation IRA annuity, without triggering taxes-and with no"annuitizing"

As featured

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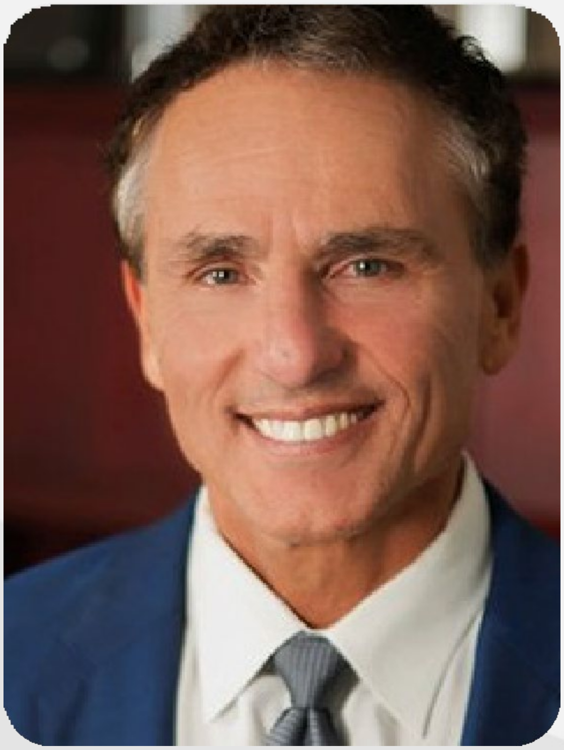
About the Author



Steve Jurich is a Kiplinger® Contributor and experienced financial advisor who has been helping people retire well for more than twenty years.

As an Accredited Investment Fiduciary (AIF®) and Certified Annuity Specialist®, Steve strives to maintain a client-first approach to advice giving. He is the president of IQ Retirement Planning, Inc., a licensed insurance agency and the Manager of IQ Wealth Management, a registered investment advisor.

His best-selling book, SMART IS THE NEW RICH, is available at Amazon.com in both paperback and Kindle.

Steve's daily radio show "MASTERING MONEY", can be heard daily from 8am to 9am on Money Radio in Phoenix at 1510am and 105.3fm. Podcasts of the program are available at MasteringMoneyRadio.com.

Dear Reader,

If you are reading this guide you probably know what a mutual fund is, what a pension is, and what a savings account is.

But like most people, you may have a hard time with the question: “What Is An Annuity?”

That’s because annuities are specifically for retirement, and most financial literature is written for people who are age 25 to 50. Annuities are most effective for people 50 to 75.

While younger investors have retirement in mind as they are investing, the person who reaches age 50 becomes more acutely aware of risk. They wonder to themselves “Can I really afford to retire?” And, “what if the market crashes?”

Accumulating and saving money are very important for financial security. But when you retire, you will be unemployed for 30 years or more. That’s where using an annuity for part of your overall plan can give you more confidence that your income will remain reliable, steady, and secure.

Because fewer people are retiring with pensions, the demand for annuities is likely to grow. Some people like to complicate annuities. I work hard at keeping them simple. Your goal is to retire and STAY retired. Let’s talk about how you can accomplish that. To reach me by phone, please call (480)902-3333.

Steve

Are you considering an annuity for your IRA or 401k Rollover?

Or--do you have non-IRA money that you want to keep more secure while deferring taxes? Either way, an annuity could be right for you. There are NO TAXES due when you transfer 401(k) funds to an IRA and keep your annuity inside your IRA.

With the stock market (and real estate) near all-time high's, and with bank interest rates near all-time low's, prudent investment choices are few and far between for retirees. Some annuities can offer safety, income, and liquidity.

What Is an Annuity?

Annuities are unique financial instruments which can provide a way to accumulate funds for the future and then systematically distribute those funds over a given period. The most common period is for life. The income is similar to a pension, and is not subject to market fluctuations.

The owner of the annuity can receive income payments every month, for as long as he or she lives. Spouses can use the same annuity to pay both of them for life.

Annuities are financial contracts, issued by insurance companies, licensed and regulated in all states. Annuity buyers deposit money into the contract referred to as "premiums." The insurer invests these premium dollars, which are then credited with a certain rate of interest earnings or may grow in relation to an index. Annuities may be used inside of an IRA and for IRA rollovers from a retirement plan. Outside of an IRA, funds can accumulate in an annuity on a tax-deferred basis, which enhances the product's ability to grow. Without being taxed every year, funds compound at a greater rate. You earn interest on principal, interest on interest, and interest on the money you would have paid in taxes.

Annuities are viable and popular for IRA rollovers.

21 Tips For Choosing The Right Annuity

Annuities are part investment, part insurance. They are designed as a tool for retirement and best suited for people age 45 to 79. Not all annuities are alike, so make sure you are comparing "apples to apples" and getting impartial information. Key point: Beware of the fees of variable annuities. Newer forms of annuities, referred to as "Next Generation" fixed index annuities offer a combination of principal protection, moderate participation in the upside of market indexes with no market losses, and lifetime income without the need for "annuitizing."

1) An annuity is only one of many tools for building a retirement portfolio—choose wisely.

An annuity is not the only building block in your financial plan. You will want to keep a balance. Your other investments will work together with the annuity to help you stay true to your risk tolerance and time-horizon needs.

2) You do not choose an annuity to "replace" all stocks, bonds, or ETFs.

A well balanced portfolio is a combination of cash, income, and growth investments. A properly selected annuity is primarily a fixed income asset. The role it plays in a well planned retirement is that it can protect your principal, share in some of the markets' upside without taking market losses, and pay you a contractually guaranteed income for life without the need to "annuitize."

3) Know the four basic categories of annuities before you start comparing.

There are four main categories of annuities: a) immediate b) variable c) fixed d) fixed index. You need to know the basics of each so that you can compare "apples to apples."

4) Caution: Annuity "haters" are simply trying to sell you something else.

If you you've been on the web exploring annuities, you will find both lovers and haters.

Perhaps you've seen a guy like this. Here's what he's really saying:

"I hate annuities...please buy my investments, and risk your money instead."

(ask yourself why he spends so much on hating annuities, yet smart Americans keep buying over $200 billion a year in new annuities.) Source: LIMRA

Smart people enjoy reducing their risk with lifetime guarantees.

Why is the old Billionaire spending so much money on advertising to "hate" annuities?

Q.

Does he hate annuities because he is just a great guy, and wants to save the world?

Or,

Are annuities taking business away?

He offers no guarantees-- just his brand of risk. He has no need for a pension himself, so how could he understand why you would want one?

Let's be kind: it's hard for billionaires to relate to mere working people. Yep, we get it, loud and clear—he "hates annuities." But billionaires don't need more security. Most non-billionaires that I have met prefer income guarantees.

If he is managing over $70 billion in assets, and gets a piece of every dollar. His theme is: ***"when you make money, we make money.*"** What he conveniently leaves out is that ***"when you LOSE money, he still MAKES money!"*** He hates annuities for one simple reason—they take fees away from him. Otherwise, why would he spend millions of dollars "hating them?" They wouldn't even matter.

It's pretty clear: If he was a non-partial, non-biased person with no "iron in the fire", his words might have more credibility.

In fact, if he was a true fiduciary, he would be saying that "not every investment strategy is right for everyone. An annuity may be right for you."

Unfortunately, that's not the case. The truth is that he makes his money from managing risk-based assets on Wall Street, and is obsessed with paying his advertising bills and growing his name. That's why he needs you to call him.

While he comes on as "the friend to all," he is hawking his services as an investment manager. The bottom line: He is not a consumer advocate, he simply wants to sell you something else! And nothing he is selling comes with a lifetime guarantee of income. If you are looking for a simple and secure guarantee of lifetime income, along with zero stock market losses, and principal protection, newer forms of more flexible retirement annuities could be right for you.

5) Conclusion: Always consider the source. Don't listen to TV Guru's who know nothing about your personal situation.

No one doubts that this man hates annuities. We get that. What we can doubt is his motive. We can also doubt if he will still be around when you end up needing lifetime income down the road. Life insurance companies which have already been keeping promises for a century seem like a safer bet. They maintain state regulated reserves to make good on promises.

As a billionaire himself, he can't relate to the plight of someone retiring into an unknown world of bear markets, political strife, and a social security system under strain. If Social Security goes bust, what would he care? He never needs a penny from Social Security. Does that describe you? Of course not. He does not need the reliable income that an annuity can deliver, so what would he understand about your desire to keep your money safe and your income secure? You have a logical and justifiable fear of bear markets in retirement, followed by running out of money in old age. He does not have that fear himself. Not even close. Billionaires don't need annuities. Many "non-billionaires" probably do.

In his world of opulence, the billionaire doesn't worry about running out of money. He can't relate.

Showing no empathy whatsoever, his job is to make you feel foolish for worrying about your money! He doesn't understand the stress you experience during market corrections.

Most retiring professionals worry about the social security system staying solvent, having enough income to last, the stock market, and inflation.

Many people say that carefully-selected annuities have helped resolve those worries. And, in answer to those who "hate" annuities like to say that annuities have "high fees", the simple fact is that many annuities have zero fee deductions, and if planned correctly, you will never pay a surrender charge. These annuities are out there …You just need to know where to look.

The grumpy billionaire says he doesn't like the fees of annuities, yet if you pay him 1.5% a year for 20 years, he will receive 30%! That's a lot of money. On a million dollars, he'll end up with $300,000!

The math is very simple, and the real costs over time are very high.

FYI: There are many Next Generation retirement annuities with ZERO management fees, ZERO advisor fee deductions, and ZERO upfront fees. Annuities cost you far less in the long run plus they come with contractual guarantees and assurances that your income will not go away. Over $200 billion dollars worth of annuities are acquired each year by smart, retirement-minded people. There MUST be a reason.

That's about the same amount of money that goes into bond mutual funds. Clearly, annuities are a viable retirement asset for "non-billionaires."

Annuity tips continued:

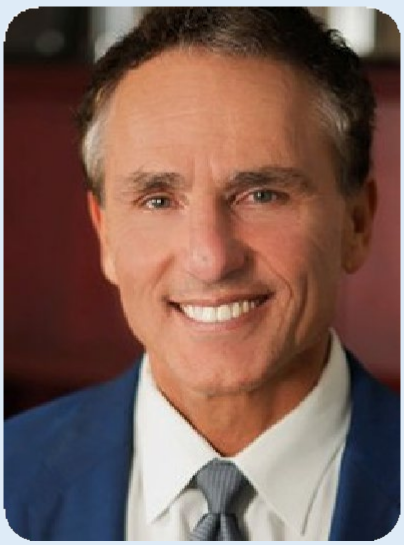
6) Be careful about what you read and hear about annuities.

Most journalists have only a few hours of research behind their opinions. Perhaps it is wiser to talk to someone with twenty years of experience and their license on the line. Most journalists who write about annuities have only "dipped their toes in." Typically, their knowledge is quite limited--not only about annuities, but about what it's like to face thirty years of retirement without reliable sources of income. Which of course is the reason for annuities. I have never seen a journalist accurately represent the full spectrum of annuities and how they work. Most of them are in their thirties and forties and spouting what their college textbooks say about annuities, or what other journalists have said on the internet. Consequently, you need to be careful about what you listen to. It could be second hand inaccurate information.

7) Understand the term "annuitizing." It does not mean what most people think.

In my many years of counseling clients on annuities, I have often heard them use the word "annuitizing" as a replacement for the act of buying an annuity. That is false. It means something totally different. Because of the advent of income riders, fewer and fewer people are "annuitizing" these days.

Steve says:



Know this

IMPORTANT Definition: "Annuitizing"

"I don't recommend annuitizing, except in isolated circumstances. "Annuitizing" refers to the act of converting your lump sum into an immediate annuity. With this **unpopular idea**, you give up access to your principal in exchange for a series of lifetime payments.

While that is something you **might** consider, it is not necessarily the recommended way. Income riders can accomplish the task of paying lifetime income, **without annuitizing**. With a well-selected income rider, you may stay in control of your principal, yet still achieve your financial planning goal of owning a lifetime income that will not go down, even if the market does."

Steve Jurich, AIF®, CAS®

Steve is an Accredited Investment Fiduciary® and a Certified Annuity Specialist®

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8) Think twice before choosing an immediate annuity.

Immediate annuities are the least popular form of annuities—for a reason.

Because you lose access to your principal with an immediate annuity, and it is possible to dis-inherit your heirs, you will probably not find immediate annuities appealing.

I personally do not recommend them for most of my clients except in rare circumstances. With deferred annuities, you maintain access and control of your principal. Typically this is a far better choice.

9) Resist "annuitizing" unless you have no beneficiaries.

The term "annuitize" is over-used and often misunderstood. It only refers to immediate annuities or to turning a deferred annuity into the equivalent of an immediate annuity. It is not popular with most annuity buyers (I do not recommend it, except in specific circumstances).

What does the term "annuitizing" have in common with immediate annuities and deferred income annuities? They really are all the same thing. With both an immediate annuity and a deferred income annuity (DIA) you are annuitizing right off the bat.

The term "annuitize" refers to handing over your entire lump sum to the insurance company in exchange for lifetime income. You lose access to your lump sum. Many journalists believe this is the only way to get lifetime income (false.)

In my 20+ years of counseling people on annuities, I have not found very many people in favor of annuitizing. Because of that fact, today's "annuity income riders" were created. For the past decade, the popularity of income riders has risen exponentially—for a reason.

10) Rather than annuitizing, most people today are choosing deferred annuities with "income riders".

These income "riders" are an optional but effective attachment to a deferred annuity. The rider is very functional—it replicates the desirable feature of guaranteeing an income for life, without the need to annuitize (see above). There are different types of income riders, so don't just sign up for the first one you see.

Many people wonder why you can't just buy an annuity online. The key reason is that an annuity is a long term financial planning decision, not a commodity. It is not a temporary investment decision where you are buying an asset today for a capital gain tomorrow.

KEY FACT: Annuities are not commodities for sale.

They are retirement vehicles focused on long term security, preservation, and income. The function of an annuity is to diversify your holdings and to reduce your overall risk.

The annuity decision is a major one-- like buying a house or choosing to work with an employer because they offer pension benefits.

Great retirements are not built on risky investments, they are built on secure income that never quits. That's why annuities may be so practical in retirement.

One day you retire. But your money can never retire. An annuity strategy can make sure your income stays constant (or rises) but never falls.

Annuities combined with social security may give you the income needed to retire well--on less money.

A COMPARISON OF ANNUITY TYPES

	Variable Annuity	Immediate Annuity	Deferred Income Annuity (DIA)	Fixed rate Annuity	Fixed INDEX Annuity (FIA)
Is my principal placed at risk in the stock market or bond market?	YES	NO	NO	NO	NO
Do I retain access to my principal for partial withdrawals?	YES	NO	NO	YES	YES
Is my principal protected from stock market losses at all times?	NO	YES	YES	YES	YES
Do I have continuous fee deductions from my principal for life insurance?	YES	NO	NO	NO	NO
May I add an income rider to this annuity to guarantee a lifetime income?	YES	NO	NO	YES/NO	YES
Do I pay for an investment manager? (as an ongoing annual fee taken from principal)	YES	NO	NO	NO	NO

Overview only--See product brochures and Statements of Understanding on fixed annuities. Variable annuities contain securities and therefore are sold by a securities prospectus. Not a promotion for any specific product or company.

*An income rider is available on some but not all fixed annuities. Income riders are optional and are a form of permanent income insurance (like a pension.) Some models of annuities offer a built in rider, with no fee.

TIPS, CONTINUED: Annuities are only one piece of the retirement puzzle—but they are an important One.

Caution: not all annuities are alike. Compare with a qualified professional who has your best interests in mind.

Getting the annuity decision right means getting good information to allow comparison. You need a careful explanation from a responsible party to understand most aspects of annuities. Income riders are one of the most important aspects. **They can turn a restrictive annuity with few options into a more flexible and practical asset for retirement.** The annuity is one part of your overall financial plan, but in retirement, it can be the most important part. It can free up other capital to be used for pure growth, while you use the annuity for pure income. In retirement, the main thing is having more income than you can spend, from now on.

TIPS, CONTINUED: A good income rider on the right annuity can keep your financial plan flexible and secure.

11) When choosing an income rider, look for the term "GLWB."

These letters stand for "Guaranteed Lifetime Withdrawal Benefit." The GLWB is a form of insurance. There are other types of income riders, such as the GMIB. The GLWB is the least complicated and most straightforward rider.

First and foremost, it is an insurance benefit. The insurance benefit is an important one for a retiree: it ensures that you will have a stipulated amount of income every month, like clockwork, for the rest of your life. Even if markets go on a terrible run and your principal is somehow drained, your lifetime income benefit remains intact, insured by the financial strength of the insurance company. This is what the GLWB—Guaranteed Lifetime Withdrawal benefit provides for.

By deferring an annuity income rider into the future, your income can grow to be quite high and can cover both you and your spouse. It can be a great way to add pension-like income to your future.

FYI: When you choose the right annuity with a carefully selected GLWB rider, the insurance company does NOT keep your money when you die.

Avoid disinheriting heirs: Today's low cost principal-protected Next Generation fixed index annuities (FIA's) can deliver exceptional income without disinheriting heirs. This is a key advantage over deferred income annuities (DIA's)

TIPS, CONTINUED:

12) Keep your fees to a minimum.

This is common sense and most investors already are in the habit of trying to keep fees to their lowest common denominator. Remember that when you hear a journalist talking about an annuity being “expensive” or having “too many fees”, they are referring to a variable annuity. Of the four categories of annuities, only variable annuities deduct a bevy of fees from your principal annually. They charge for things that are built in and baked into the cake of fixed index annuities. If keeping fees lower and life simpler is a goal of yours, explore the newer forms of Next Generation fixed index annuities. (888)310-1776

13) Avoid variable annuities.

Most investors know that if you are going to keep your fees and expenses to a minimum, you will want to avoid any investment where fee deductions from principal exceed 1.25% annually. Most variable annuities have annual fees of from 1.5% to 4%, making them poor investments at best.

Here’s what that means to you as an investor: Variable annuities are expensive. You can get the same benefit without the fees with other annuities. A typical variable annuity can have annual fee deductions as follows:

Mortality & expense fee:	**1.5%**
Income Rider:	**1.5%**
Sub-account mutual fund management fee:	**1%**
Total:	**4%**

On a $300,000 annuity, the 4% in annual deductions equates to $12,000 dollars ANNUALLY (not kidding!)

Over 10 years, a variable annuity owner could pay $120,000 in fees, and the fees never stop.

FACT: Typical variable annuities can cost 4% per year. On a $300,000 annuity, that can total $12,000 annually.

FYI: A variable annuity may appear to be doing alright during climbing *bull markets*. But when markets correct downward, as they always do, you will see that the fees are eating into your principal at an alarmingpace.

Imagine having 4% swiped from all your gains, and 4% of further decline added to your losses.

In the chart below, compare the reaction of a typical variable annuity with 4% total annual fees, to a fixed index annuity getting only 40% of the upside, with none of the losses.

Variable vs Fixed Index Comparison: Start with $100,000

Year	Market Result	Variable annuity result with 4% fees	Variable annuity account value	Market Result	Fixed Index Annuity, 40% participation rate, no cap	Fixed Index Annuity, account value
1	+10%	+6%	$106,000	+10%	+4%	$104,000
2	-10%	-14%	$91,160	-10%	0	$104,000
3	+20%	+16%	$105,745	+20%	+8%	$112,320
4	-20%	-24%	$80,366	-20%	0	$112,320

Note: The above figures are for basic educational purposes and not a representation of any specific product, company, or annuity. Although hypothetical in nature, the above chart's mathematics are indicative of the real world behavior of these annuity types. Meet with a qualified advisor to answer questions. (888)310-1776.

14) Avoid variable annuities, part two.

If you are seeking principal protection from market losses, you will want to avoid variable annuities. Besides the constant fee deductions, you will get 100% of the losses in both stock and bond market accounts. How can bond mutual funds lose money? Very simple: when interest rates rise in the bond market, your bond fund still contains bonds that you bought at lower interest rate. The market has moved higher, but your bonds still pay the lower rate. Therefore, the bonds inside your mutual fund are devalued immediately. As an investor, you are living in one of the worst bond environments in financial history. Fixed index annuities (FIA's) avoid interest rate risk. You don't lose when interest rates rise, or when interest rates fall. Your principal is protected against market losses24/7/365.

15) Avoid deferred income annuities (DIA's) if you want to continue to grow principal.

On their face, deferred income annuities appear to be a simple way to achieve the goal of a pensionized income in retirement.

Journalists love them (although they likely may not own one.) They are rather simple. When reading about DIAs (deferred income annuities), they sound fine.

But the rubber meets the road when you actually sit down to buy a deferred income annuity. You learn that you are saying good-bye to your principal and waiting for a day in the future—typically far into the future--when you can finally get some benefit. In the meantime you have no regular access to your money and it is not earning any appreciable interest.

True, the income can be quite strong in the distant future (20 years from now), but what if you could get the same amount of income while still growing your principal? In fact, by deferring one type of annuity with a specific rider, you could get about the same or more income in the future while maintaining control and access to your principal.

16) Compare, compare, compare.

If you want to make sure you get the right annuity, it is important to compare features and benefits.

Ask yourself:

- What are my financial goals at this stage of my life?
- What are the positive outcomes I want to achieve?
- What are the negative outcomes I want to avoid?
- How much risk do I really want to take?
- Am I looking to keep things simple?
- Do I want to keep my fees low?

The following chart is a good simple place to start:

When income is needed:	Immediate Annuity	Deferred Income Annuity (DIA)	Variable Annuity	Fixed Annuity	Fixed Index Annuity with GLWB (Next Gen FIA)
Immediately	✓	No	✓	✓	✓
In a year	✓	No	✓	✓	✓
2-5 years	No	✓	✓	✓	✓
6-10+ years	No	✓	✓	✓	✓
Never	No	No	✓	✓	✓

KEY POINT: All annuities can provide a lifetime income.

Key Decision Points:

- WHEN you need the income to start?
- DO you want to maintain access to principal?
- Do you want to leave a balance to beneficiaries?
- Do you want your principal to have a chance to grow?

All annuities can provide a high level of income.

Top annuities pay up to 20% to 30% more than the average annuity.

We can help you clarify and simplify your choices.

To know which type of annuity is best for you, start by eliminating annuities which do not best fit your goals.

For example, most people prefer to keep control over their principal rather than giving it up. This is why Variable, Fixed, and Fixed Index annuities are the most popular—you can maintain access to your principal.

The number one factor for most annuity buyers: Access to principal

This is the key disadvantage with Deferred Income Annuities (DIA's)

	Immediate Annuity	Deferred Income Annuity	Variable Annuity	Fixed Annuity	Fixed Index Annuity
Do you have access to your principal?	No	No	✓	✓	✓

SPECIAL TIP: Lifetime income without annuitizing. Most retirees fear running out of money one day. The reason you buy an annuity is to alleviate that fear. The reason you choose an annuity over a risk-based asset is to make sure your income never stops as long as you live.

To receive an income for life, while maintaining control over your principal, add a GLWB income rider to a deferred annuity. (Guaranteed Lifetime Withdrawal Benefit.)

With a GLWB added to a variable, fixed, or fixed index annuity, you own a lifetime income. Even if markets are terrible, and the principal gets depleted one day—your income for life is still guaranteed. That's what makes a principal protected fixed index annuity a viable IRA rollover choice from a 401k or 403b. You own pension-like benefits, while staying in control of your lump sum.

17) Know the purpose of your money when selecting an annuity.

With any investment, it is important to know what you want to achieve with your money. In our view, you invest in stocks and mutual funds to GROW money, you invest in bank accounts to STORE money, and you put money into annuities to PAY money to you and your spouse.

Because of the many types of annuities, it's important to know that some pay higher incomes than others. Some have indexes with better accumulation potential.

By comparing, you can find annuities which match YOUR purpose.

Generally speaking:

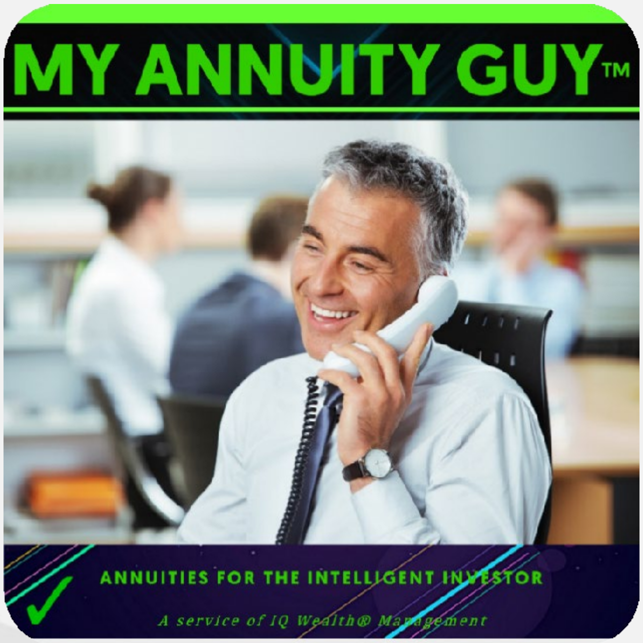
- Variable annuities can look good in bull markets but can be devastated in bear markets because the fees compound the losses.
- Some fixed index annuities can do a very good job of accumulating money, without losses and without management fees being deducted. When safety and preservation of principal are important, stay away from variable annuities.
- Fixed annuities can do a fine job of storing money, whether inside or outside of an IRA. However, pure fixed annuities are paying very low rates in this environment.

18) Decide if principal protection against market losses is important to you, and if you want to maintain access to your principal (most likely you do.)

How can you make sense of all the choices you have with annuities? It's quite simple really. Knowing what you are trying to achieve and eliminating conflicting choices greatly simplifies the task. Work within the scope of what works for you.

And find an advisor who listens first, talks second.

19) Using the process of elimination is the fastest way to make a sound decision when choosing annuities.



When you bought the home you currently live in, you eliminated other choices—maybe many choices. You eliminated them by zip code, neighborhood, floor plan, yard size, roof type, and other factors. No matter what you are thinking of buying, using the process of elimination will clear your mind and help you focus. By eliminating the unfavorable, you can end up with the favorable.

It works that way with investments, also. When you choose mutual funds, you are actually choosing between 10,000 funds (the approximate number of mutual funds in existence.) You would drive yourself crazy if you had to go through and analyze each one. **Instead, you screen away the vast majority and focus on a top ten list.**

From there, you screen down to your final choice. It is important to do this with annuities.

If you want to dedicate part of your retirement capital to an asset that can pay you a set, reliable income for life, contractually guaranteed, you can eliminate those 10,000 mutual funds right off the bat. No mutual fund is equipped to do that.

No mutual fund guarantees a lifetime income. Only annuities do. When you arrive at the idea that you want an annuity, further screening and comparison is recommended. It doesn't take as long as you think. **For example, if it is important to you that you maintain access to your principal, you can eliminate immediate and deferred income annuities in less than a minute.**

With immediate and deferred income annuities (DIAs), you give up access and control of your principal. If you are uncomfortable with that idea, welcome to the club. **The overwhelming majority of people who choose annuities for IRA rollovers also reject immediate and deferred income annuities by a large margin.** If maintaining access to your principal matters to you, your job just became easier. You are now comparing between variable, fixed, and fixed index annuities.

Make sure you choose the "horse" with the most staying power to the finish.

20) Think of fixed index annuities as an alternative to bond funds, not a replacement for stocks.

The real reason to consider a principal-protected fixed index annuity is for preservation and higher income. While you can experience very nice accumulation from an FIA, and all losses are avoided, you shouldn't think of the FIA as a growth "investment." The contractual income and safety of principal should be at the center of your motivation. Insurance companies invest their money primarily into bonds to protect annuity owners. They invest strategically in real estate as well, to lift their overall returns. The right motivation to own an annuity are income, preservation, and moderate growth in that order.

Fixed index annuities are not the same as variable annuities.

Don't let uninformed sources confuse you—fixed index annuities do not put your money at risk. None of your money is ever invested directly into the market!

Fixed index annuities are built for safety and income, first. Yes, your principal can grow, but the real key is that your money is safe and the income can be exceptional.

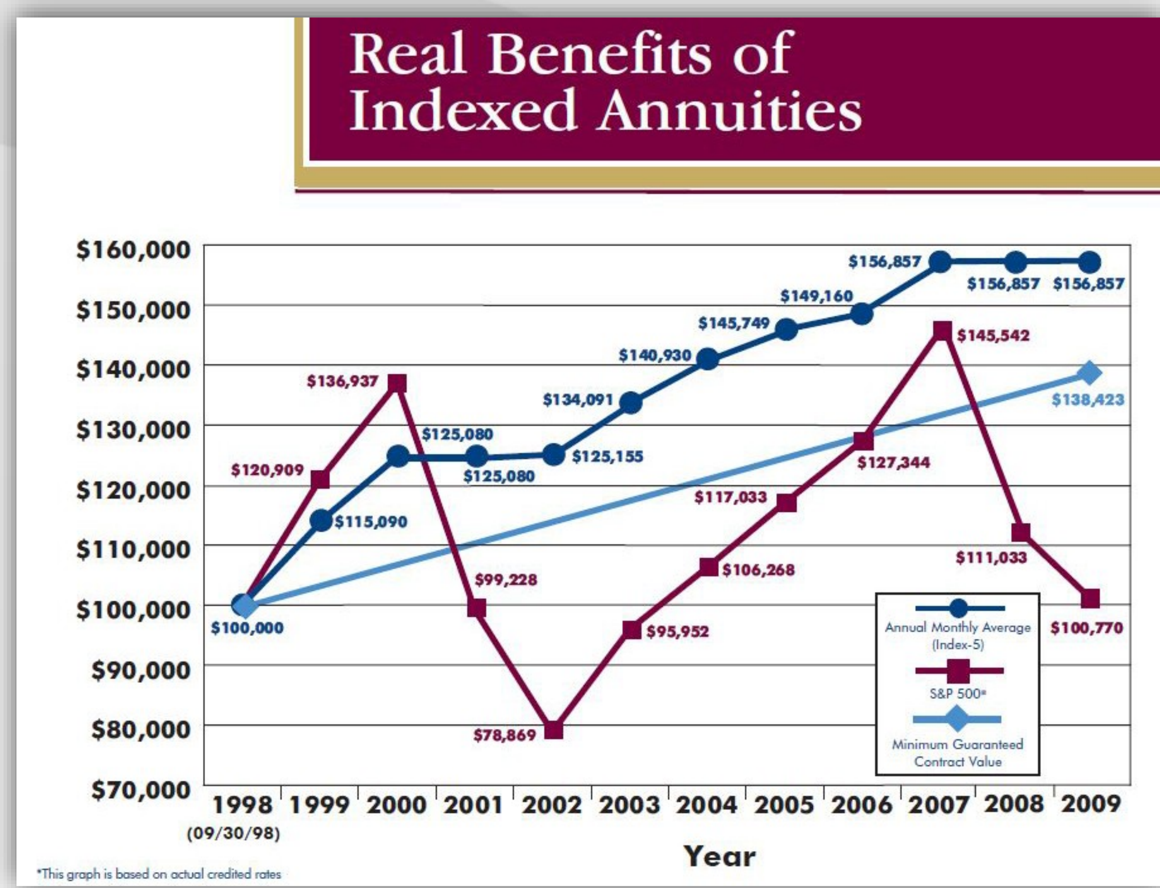
A fixed index annuity is NOT a variable annuity. It is a FIXED annuity, meaning your principal is not invested into the stock market.

Fixed index annuities: A share of the gain with none of the losses. Plus income for life with no management or advisor fee.

Since their inception in 1996, fixed index annuities have steadily risen in demand. Once upon a time, prior to the 2008 crash, variable annuities dominated the scene. But the crash exposed the weakness of variable annuities: high fees, no principal protection.

Fixed index annuities offer the benefits of upside potential without the risk of loss due to the market falling. With all index annuities you forego some of the upside in exchange for having none of the downside.

For example, see the example chart below, which shows how an average fixed index annuity reacted to the crash of 2008:



The example above shows that in the crash of 2008, fixed index annuities did not lose a penny.

When the stock market falls, your net return is zero. While zero may not sound like a pleasing return, realize that the rest of the market is losing money. You are protected from that.

Although all indexes severely went down in 2008 and many investors lost money, there was no participation in the market downturn for index annuity owners. During the positive years, the investors still got a share of the gains. This doesn't mean you dump all your stocks and buy an index annuity. But it is a way to diversify a portion of your retirement portfolio.

FYI: While past performance is no guarantee of future results, you can be sure that you will never take a loss due to the market falling with the right FIA.

By getting a share of the gains with no losses, a retired person can have less anxiety about market crashes, while preserving their hard-earned savings.

21) Final Tip: According to Many Polls, The Biggest Fear In Retirement Is Not Death, It Is Running Out of Money. Here is how to resolve it.

People tell me their biggest fear in retirement is a major crash that cuts their money in half, wiping out ten to fifteen years of investment growth. Imagine retiring with $1,000,000 that took thirty years to grow, and then seeing it get cut to $500,000 in a matter of weeks. This is what happened to many people in 2008.

A person in their thirties can start over any time. To a person in their sixties, however, getting their savings cut in half is devastating. This is especially true if the retiree is withdrawing for income. An innocent 4% withdrawal rate turns into an 8% withdrawal rate if your principal gets cut in half.

A well laid-out annuity strategy can prevent income failure in retirement, and keep you from worrying about your money. It would be my pleasure to help you.

Important Definitions

What does the term “annuitizing” mean?

Annuitizing is a term that is not readily understood. When you are reading about annuities, it is easy to assume that the only way to receive a lifetime income is hand over your principal and convert it to lifetime payments. FALSE!

Annuitization is the process of converting a lump sum into a series of periodic income payments. You no longer have access to your principal once you annuitize. For this reason, it is not popular.

Annuities may be annuitized for a specific period of time or for the life of the annuitant. Annuity payments may only be made to the annuitant or to the annuitant and a surviving spouse in a joint life arrangement. Why do people annuitize? The key benefit is to lock in a secure income at a relatively high amount for a long period of time—usually for a lifetime. The goal is to replicate the function of a pension.

Immediate annuities are already “annuitized.” Although you can delay payments for up to 12 months, the idea is not to grow your money first and then take a pension payment.

Because access to money that is annuitized is given up, immediate annuities are very unpopular and represent only a small percentage of annuity sales every year.

One way to protect beneficiaries, if that is the goal, is to slightly reduce income and place a guarantee period on the annuity. Annuitants can arrange for beneficiaries to receive a portion of the annuity balance upon their death by adding a cash refund or period certain arrangement.

KEY POINT: With the advent of lifetime income riders (GLWBs) which can now be added to variable and fixed index annuities, the need for annuitization has diminished. It is not popular and is most often not necessary. With the proper choices, the insurance company does NOT keep your money when you die!

What is a Guaranteed Lifetime Withdrawal Benefit (GLWB)

Most people who are attracted to annuities for their lifetime income are turned off by old fashioned annuities which required annuitizing. In order to avoid the unpopular idea of annuitizing, while still providing a guaranteed lifetime income, life insurance companies have created the guaranteed lifetime income “rider.”

There are several types of riders, but the most popular and practical is known as the Guaranteed Lifetime Withdrawal Benefit (GLWB)

A Guaranteed Lifetime Withdrawal Benefit (GLWB) is exactly what the name implies. It provides a locked in amount of income for life that guarantees an important retirement benefit: Even if your principal were to end up at zero due to poor markets, you still own a guaranteed income for life. It is a comforting thought to know that you will have income from the annuity as long as you and your spouse live, not matter how poorly the markets perform.

The income from the GLWB can often be the equivalent of 5% to 9% of your original deposit (known as your "premium") if you defer for five years or longer. Income amounts also depend on your age. For income comparisons, see pages 42-49 of this guide.

The GLWB income rider may be added to variable, fixed index, and in some cases, fixed annuities.

What is a Deferred Income Annuity (DIA) ?

A deferred income annuity ("DIA," also sometimes referred to as longevity insurance), is a contract between you and an insurance company. You exchange a lump-sum payment to the insurance company in exchange for guaranteed lifetime income that begins at a future date.

The future date can be anywhere from thirteen months later, all the way up to forty years later in some cases. The longer you wait, the bigger the income when you start it.

Deferred income annuities represent only a small percentage of annual annuity sales. Deferred annuities with income riders often can provide more income, while keeping the control of the principal with the owner rather than the insurance company.

Deferred income annuities (DIA's) are simply delayed immediate annuities. A deferred income annuity is also **very much like the GLWB income rider** that can be added to a fixed index or variable annuity—except you no longer have access to your money! For this reason, most people prefer owning fixed index or variable annuities and simply adding the lifetime income rider.

Deferred income annuities can serve as a sort of pension for those investors without an employer's defined benefit plan. They are also the type of annuity that is used for QLACs: Qualified Longevity Annuity Contracts inside of 401(k)s and 403(b)s.

What is a Qualified Longevity Annuity Account (QLAC)?

A QLAC is an annuity contract that is purchased within a traditional retirement plan (such as a 401(k), or 403(b), under which the annuity payments are deferred until older ages in order to provide retirement income security late in life. Payments must begin not later than a month past age 85, but can be started any time after the 13th month.

A QLAC is simply a deferred income annuity inside of a qualified plan which follows strict IRS rules. Like social security, the longer you wait to start your income, the higher the income will be. The QLAC is mortality based: the older you are the more income you will qualify for (because the insurance company assumes they will not be paying you as long!)

QLAC (Qualifying Longevity Annuity Contract) Rules:

1. Funding: December 31st prior year IRA balance lesser of 25% or $125,000 (Increased to $130,000 in 2018), index to annual inflation amounts of $10,000 in future years.

2. If accidental over funding of QLAC contribution limits you can correct the amount funding without penalty.

3. Income start date of your QLAC must be no longer than one month past your birth month at age 85.

4. No variable annuities or index annuities allowed to be a QLAC according to the IRS rules. The type of annuity that is used is the Deferred Income Annuity (DIA)

5. Return of premium deposit death benefit may be allowed before and after income commencement date (when income payments begin in the future), however amount cannot be more than deposit.

6. Income payments can increase in the future by additional riders: cost-of-living adjustments that are constant (1% to 5% increase) or by an index such as the CPI-U inflation index.

7. Lifetime payments can be calculated on the IRA holder plus a spouse or partner's life if desired.

8. QLAC, qualified longevity annuity contract, has no reporting requirement for the contract holder—there will be no Required Minimum Distributions because the amount of withdrawals are typically more than the RMD

9. Oldest age to begin a QLAC: 69 (Non-qualified DIA's can start as late as age 80)

QLAC Fast Facts

1) You can invest up to 25% of your combined IRA and 401(k) balance in a QLAC—to a maximum of $130,000

2) If a husband and wife each have IRAs, both can max out on QLACs, Total $260,000.

3) A QLAC can start paying out at any age, but no later than age 85.

4) A QLAC can include inflation adjustment annually. This will reduce initial income substantially

5) Because QLACs insure against running out of money in retirement age, they are often referred to as longevity annuity or longevity insurance, insurance against living too long.

6) There are benefits to QLACs, but they are very different from other annuities.

The “Pro’s”

One benefit of a QLAC is that you can choose an inflation adjusted income. Your income will start out much lower, but will increase each year. Eventually, the income will be greater.

One of the primary motivations for purchasing QLACs is that the QLAC value is excluded from the retirement account’s value when calculating the client’s RMDs once you hit age 70.5.

Further, QLACs generally remove the responsibility for investing a portion of the client’s retirement assets later in life—many clients may reach an age where they no longer want the responsibility of managing a large pool of assets. The QLAC allows the client to offload investment responsibility without the fear of running out of money late in life. Of course, all annuities provide this benefit and many are not as restrictive as the QLAC.

QLACs can also allow a client to begin claiming Social Security benefits earlier in life, with the expectation that he or she will rely on the QLAC later in life to supplement the reduced Social Security benefit later in life.

The "Cons"

The QLAC is quite restrictive. It has no lump sum investment value whatsoever. You lose access to your principal. It is very much like "buying a pension." If you are looking for pure income, it may be worth considering. Otherwise you can get more income with access to principal with other annuities when you roll over your qualified plan into a self directed IRA.

QLAC's tend to give other annuities a bad name because consumers who learn about them assume "all" annuities work the same way. FALSE!

Need To Know: Deferred Annuity Vs. Deferred Income Annuity

It is easy to get confused by annuity lingo. Here are the simple facts: Deferred Annuities keep you in control of your principal. You do not immediately "annuitize" your principal.

Deferred Income annuities are annuitization contracts—the insurance company stays in control of your principal and pays you no interest.

If you want the chance to grow principal, protect your heirs, and still enjoy a lifetime income, use a Deferred Annuity with a GLWB rider. You will be happier and able to exhale!

Annuity Income Comparisons

How Much Income Can I Get For Life? (charts on next page)

Because there can be as much as a 30% difference in payouts among the top carriers, clients may realize a difference of thousands of dollars of income annually by taking the time to compare with a knowledgeable fiduciary.

KEY POINT—Annuity payout factors vary greatly from carrier to carrier—this could result in potentially hundreds of thousands of dollars difference over time. Why is there a difference between companies?

Some companies are focused on annuities and strive to compete for dominance. Others are focused on life insurance or on corporate pensions and offer only basic features. They can be five years behind the leader in the field. Their attitude is "take it or leave it." Frankly, you should leave it.

These may be great companies with high ratings, but they apparently do not care if their benefits to the client are the best in the industry or not. They spend vast fortunes on building their brands with heavy advertising, stadium naming, and blimps, rather than offering the biggest benefits. You deserve better.

Mainly, the amount of income they are willing to pay out to the annuity owner may be far less than you can get with other quality carriers without all the overhead. There are only 100 pennies in a dollar. You want as many of those in your pocket, not floating away on the blimp.

Income Comparisons of Immediate Annuities to Fixed Index Annuities With GLWB Income Riders

- All payouts based on $100,000
- All updates are based on single life (Joint life amounts available on request)
- All carriers are in A category AM Best and Standard & Poors
- Numbers shown are for guaranteed monthly income for life
- On immediate annuities, a period certain can be attached. This will lower the income but pays out remaining balance to beneficiaries
- ***Life only immediate annuities are the only type that "keep your money when you die." (The income is the highest for a reason.)
- Immediate annuities outside of IRA's can be started prior to age 59 ½ without IRS tax penalty. Immediate annuities inside of IRA's cannot be started prior to age 59 ½ without IRS tax penalty. (for specific tax advice talk withyour tax preparer.

Age 55

Annuity Payouts (in order of most to least)	Life only immediate annuity	Life only with 3% inflation factor (COLA)*	Life with 20 year period certain	GLWB Income Rider w/ 5 year deferral	GLWB Income rider w/ 10 year deferral
Top tier	$442	$290	$423	$558[1]	$848
Top tier	$435	$286	$421	$558	$844[1]
Middle tier	$392	$276	$411	$497	$701
Middle tier	$389	$270	$409	$491	$689
Bottom tier	$345	$249	$388	$393	$541
Bottom tier	$336	$230	$376	$389	$479
Average	$426	$272	$411	$483	$701
Annual Avg	$5,112	$3,264	$4,932	$5,806	$8412

*Note: All updates are time sensitive and accurate at time of writing (March/2018.) Key: The same company may not be the leader in each category. The ranking will vary. The above reflects order of top payouts. One company may be top-tier for COLA, but middle or bottom tier for single life.

**Annuities with Cost of Living Adjusters start out significantly lower than straight level payouts. [1] Includes in-home long term care benefit. (TYPICALLY, doubles income 5 years, then reverts to original payout)

Age 60

Annuity Payouts (in order of most to least)	Life only immediate annuity*	Life only with 3% inflation factor (COLA)**	Life with 20 year period certain	GLWB Income Rider w/ 5 year deferral	GLWB Income rider w/ 10 year deferral
Top tier	$481	$334	$463	$625[1]	$929[1]
Top tier	$479	$328	$453	$624	$916
Middle tier	$469	$320	$441	$556	$749
Middle tier	$467	$319	$440	$551	$744
Bottom tier	$447	$309	$436	$421	$625
Bottom tier	$436	$293	$435	$389	$599
Average	$463	$317	$444	$527	$760
Annual Avg	$5,556	$3,804	$4,932	$6,324	$9,124

***Note: All updates are time sensitive and accurate at time of writing (March/2018.) Key: The same company may not be the leader in each category. The ranking will vary. The above reflects order of top payouts. One company may be top-tier for COLA, but middle or bottom tier for single life.**

****Annuities with Cost of Living Adjusters start out significantly lower than straight level payouts. [1] Includes in-home long term care benefit. (TYPICALLY, doubles income 5 years, then reverts to original payout)**

Age 65

Annuity Payouts (in order of most to least)	Life only immediate annuity*	Life only with 3% inflation factor (COLA)**	Life with 20 year period certain	GLWB Income Rider w/ 5 year deferral	GLWB Income rider w/ 10 year deferral
Top tier	$550	$392	$486	$687	$1,013[1]
Top tier	$535	$390	$485	$678[1]	$984
Middle tier	$521	$374	$478	$591	$829
Middle tier	$520	$372	$476	$586	$813
Bottom tier	$517	$350	$449	$514	$651
Bottom tier	$516	$341	$435	$512	$649
Average	$526	$369	$468	$594	$823
Annual Avg	$6,312	$4,438	$5,616	$7,136	$9,878

***Note: All updates are time sensitive and accurate at time of writing (March/2018.) Key: The same company may not be the leader in each category. The ranking will vary. The above reflects order of top payouts. One company may be top-tier for COLA, but middle or bottom tier for single life.**

****Annuities with Cost of Living Adjusters start out significantly lower than straight level payouts. [1] Includes in-home long term care benefit. (TYPICALLY, doubles income 5 years, then reverts to original payout)**

Age 70

Annuity Payouts (in order of most to least)	Life only immediate annuity*	Life only with 3% inflation factor (COLA)**	Life with 20 year period certain	GLWB Income Rider w/ 5 year deferral	GLWB Income rider w/ 10 year deferral
Top tier	$617	$514	$581	$758	$1,098[1]
Top tier	$616	$511	$571	$739[1]	$1,051
Middle tier	$590	$493	$560	$673	$901
Middle tier	$585	$489	$555	$659	$871
Bottom tier	$572	$423	$489	$568	$712
Bottom tier	$565	$417	$474	$559	$699
Average	$590	$474	$538	$659	$889
Annual Avg	$7,080	$5,694	$6,460	$7,912	$10,668

***Note: All updates are time sensitive and accurate at time of writing (March/2018.) Key: The same company may not be the leader in each category. The ranking will vary. The above reflects order of top payouts. One company may be top-tier for COLA, but middle or bottom tier for single life.**

****Annuities with Cost of Living Adjusters start out significantly lower than straight level payouts. [1] Includes in-home long term care benefit. (TYPICALLY, doubles income 5 years, then reverts to original payout)**

Age 75

Annuity Payouts (in order of most to least)	Life only immediate annuity*	Life only with 3% inflation factor (COLA)**	Life with Cash Refund	GLWB Income Rider w/ 5 year deferral	GLWB Income rider w/ 10 year deferral
Top tier	$738	$621	$644	$816	$1,182[1]
Top tier	$735	$607	$638	$801[1]	$1,155
Middle tier	$699	$559	$624	$718	$932
Middle tier	$662	$557	$619	$708	$921
Bottom tier	$512	$537	$603	$623	$753
Bottom tier	$506	$521	$602	$619	$741
Average	$642	$567	$621	$714	$947
Annual Avg	$7,704	$6,804	$7,460	$8,570	$11,368

***Note: All updates are time sensitive and accurate at time of writing (March/2018.) Key: The same company may not be the leader in each category. The ranking will vary. The above reflects order of top payouts. One company may be top-tier for COLA, but middle or bottom tier for single life.**

****Annuities with Cost of Living Adjusters start out significantly lower than straight level payouts. [1] Includes in-home long term care benefit. (TYPICALLY, doubles income 5 years, then reverts to original payout)**

Age 80

Annuity Payouts (in order of most to least)	Life only immediate annuity*	Life only with 3% inflation factor (COLA)**	Life with Cash Refund	GLWB Income Rider w/ 5 year deferral	GLWB Income rider w/ 10 year deferral
Top tier	$930	$779	$715	$880	$1,349[1]
Top tier	$927	$776	$709	$863[1]	$1,288
Middle tier	$881	$732	$663	$760	$1,045
Middle tier	$878	$725	$656	$758	$999
Bottom tier	$842	$684	$615	$642	$779
Bottom tier	$830	$670	$566	$631	$771
Average	$881	$727	$654	$755	$1,038
Annual Avg	$10,576	$8,732	$7,848	$9,068	$12,456

***Note: All updates are time sensitive and accurate at time of writing (March/2018.) Key: The same company may not be the leader in each category. The ranking will vary. The above reflects order of top payouts. One company may be top-tier for COLA, but middle or bottom tier for single life.**

****Annuities with Cost of Living Adjusters start out significantly lower than straight level payouts. [1] Includes in-home long term care benefit. (TYPICALLY, doubles income 5 years, then reverts to original payout)**

DIA's vs FIA's - What's better?

A Deferred Income Annuity or a Fixed Index Annuity with Income Rider?

FEATURE/BENEFIT	DIA	FIA, with Income Rider
May I receive a contractual income for life, like a pension?	YES	YES
Do I retain access to my principal?	NO	YES
If I die prior to beginning lifetime income payments, do my beneficiaries receive my principal?	YES	YES
Can my principal grow over time?	NO	YES
Once my lifetime income starts, might the insurance company keep the remaining principal when I die?	YES[1]	NO
When I transfer funds from a 401(k) to an IRA using this type of annuity, is it a taxable event?	NO	NO

[1] With a Deferred Income Annuity (DIA), you can choose to protect against the total loss of your principal upon death by accepting a lower income and choosing a guarantee period where the remaining balance of your principal not yet removed can be paid to beneficiaries. The longer the guarantee period, the lower the DIA income. With the FIA, you remain in control of your principal.

What you will find is that a Fixed Index Annuity (FIA) with a carefully selected income rider may:

1) **Retain access to your principal**
2) **Leave more for your heirs**
3) **Pay more income than a DIA in most cases**

For an INCOME comparison of DIA's and FIA's, see the next chapter.

DIA's vs FIA's - Income comparisons

$100,000, top tier companies and payouts

DIA: single life with cash refund (beneficiaries receive balance left after taking out income. Balance can bezero)

AGE	DIA With 5 year deferral	*FIA* With GLWB Rider 5 year deferral	DIA With 10 Year deferral	*FIA* with GLWB Rider 10 year deferral
55 monthly	$551	$575[1]	$756	$905[1]
55 annually	$6,612	$6,909	$9,072	$10,870
60 monthly	$605	$632[1]	$861	$994
60 annually	$7,260	$7,593	$10,332	$11,936[1]
65 monthly	$681	$694	$1,014	$1,083
65 annually	$8,172	$8,337	$12,168	$13,002[1]
70 monthly	$786	$757	$1,014	$1,172
70 annually	$9,432	$9,082	$14,952	$14,068[1]
75 monthly	$934	$818	$1,624	$1,261
75 annually	$11,208	$9,826	$19,488**	$15,133
80 monthly	$1,126	$881	Not available[2]	$1,349
80 annually	$13,512	$10,571	Not available[2]	$16,199[1]

[1] Includes in-home long term care benefit. (TYPICALLY, doubles income 5 years, then reverts to original payout)

*Note: All updates are time sensitive and accurate at time of writing (March/2018.) Key: The same company may not be the leader in each category. The ranking will vary. Due to time sensitivity, precise names of companies request not to be named.

[2] From most top-rated companies, the longest deferral at age 80 is 5 years.

**This number is so high because the annuitant will be past age 85, past life expectancy, and the annuity is then treated like an immediate annuity. If leaving money to beneficiaries is a priority, a DIA is not the solution.

Income updates are provided as a timely courtesy, and are not a contract. Payout rates can only be guaranteed as of the date of application. The above reflects top-tier payouts from A-rated carriers as of publishing date.

Details available with free, no obligation review and comparison. (888)310-1776

2 Minute Guide: Which Annuity Is Right For You?

When considering which kind of annuity can work for your long-term financial goals, you will want to consider when you will need income to start, how much income you will need at a specified age, whether or not you want principal protection, whether or not you want to pay investment management fees, and your desire to leave money to heirs. Depending on all of the above, there is an annuity that could fit the bill. This chart can help you sort out features that are most important to you.

BENEFIT	Immediate Annuity	Deferred Income Annuity	Variable Annuity	Fixed Annuity	Fixed INDEX Annuity
Offers a guaranteed income for life	◉	◉	◉	◉	◉
Can be used in IRA's and for IRA rollovers	◉	◉	◉	◉	◉
My principal has the opportunity to grow over time	○	○	◉	◉	◉
Principal is protected against market losses	◉	◉	○	◉	◉
Offers access to principal for liquidity	○	○	◉	◉	◉
Charges upfront fees	○	○	○	○	○
Charges investment management fees	○	○	◉	○	○
May have early surrender charges for a stated period of time. (Surrender charges decline/vanish)	○	○	◉	◉	◉
May leave an enhanced legacy to heirs	○	○	◉	◉	◉
May offer additional funding in the event that long term care needed	○	○	○	○	◉
Insurance company might keep remaining principal upon death	◉	◉	○	○	○

Working With A Fiduciary—with no charge

If you're thinking about an annuity, you're probably seeking answers.

You may have an IRA, 401k, or 403b rollover coming up. And, if so, you may be concerned about risk.

Chances are you want to own a more secure vehicle inside your IRA with these features:

- Principal protection
- An exceptional lifetime income for you and your spouse, contractually guaranteed
- A share of market increases without participating in market losses, ever.
- Access to the top 1% of annuities that your local insurance agent or local bank do not offer (proprietary Next Generation annuities with top carriers, not available to all agents.)

You may also be searching for a trustworthy advisor who:

1. **Won't insult your intelligence** or make things overly complicated**.** Instead, you're looking for straightforward, honest, ethical and jargon-free answers to questions like:
    - Exactly what are annuities?
    - Which annuities will provide me with the most income?
    - Which have the lowest fees?
    - How can annuities help me protect my heirs?
    - Are there annuities that will help me grow my income at 6% or better?
    - Is annuity income guaranteed for life?
    - What are the safeguards, and which companies are the most secure?
    - Will my money be available if/when I need it?
    - Does the insurance company keep my money when I die?

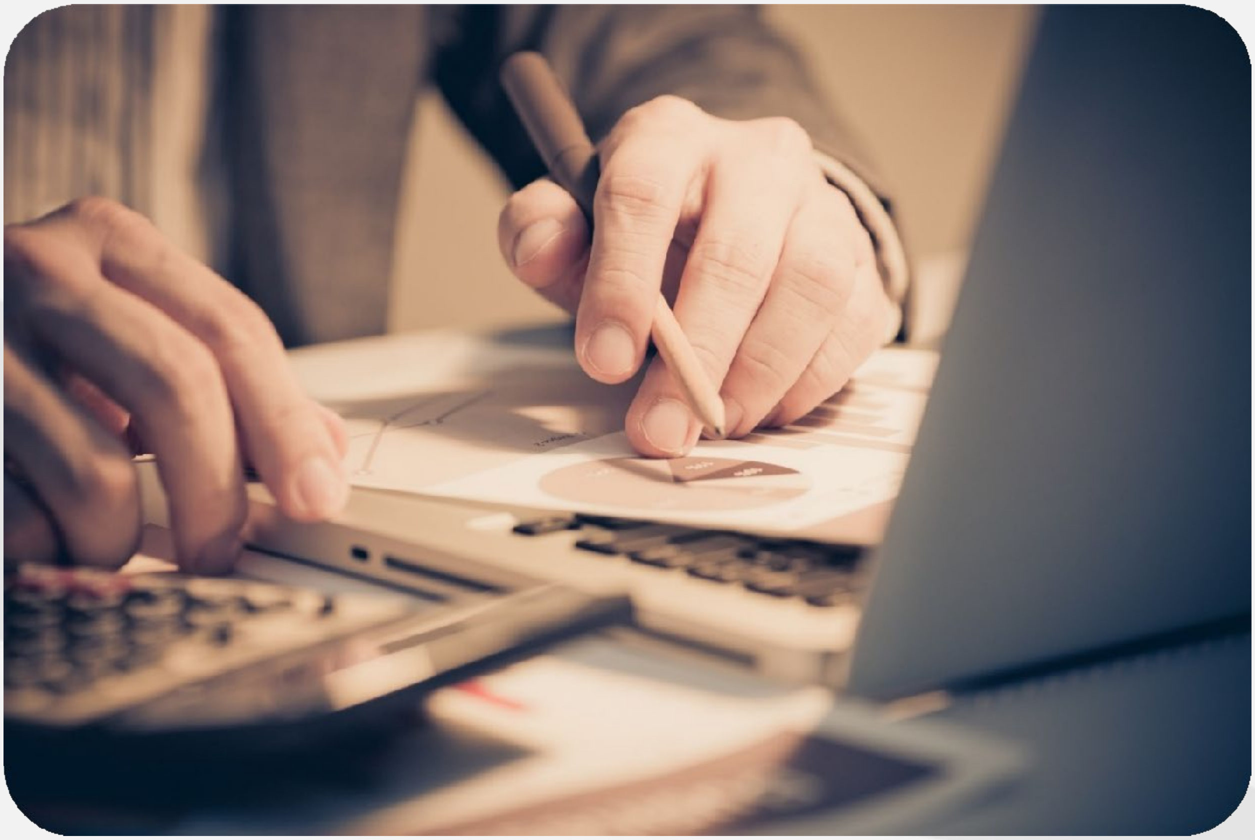
Choose an advisor who is qualified to answer all of these questions, and who…

2. **Listens first. Talks second.** It should be about you… your money, your goals, your retirement, and your lifestyle. So, you need to be heard.
3. **Has your back.** You shouldn't have to worry about your advisor's loyalty. You want advice that advances your financial plan and gives you the most for your money. In other words, your advisor should have a fiduciary duty to you, not to a broker dealer, a bank, or any one insurance company. When choosing annuities, comparison is crucial. Remember, unless the agent you are speaking with has a series 65 securities license, you may be getting more biased information. And, an insurance-only agent is legally not allowed to view your 401k, 403b, or IRA's investments. It would be a violation of the Department of Labor rules.
4. **Has the in-depth knowledge and years of experience necessary to make sure you get the most for your money.** As importantly, you're looking for a responsible advisor who won't take unnecessary chances with your money or buy into the latest fads.
5. **Combines top-drawer talent with "Main Street" ethics.** Let's face it, if you're like many Americans you're understandably reluctant to hand over your hard-earned money to any company – especially after the recent banking failures and Wall Street mismanagement scandals. That's why it's vitally important to find a retirement specialist who is honest and ethical.

Steve Jurich AIF®, CAS®

Steve is an Accredited Investment Fiduciary® and a Certified Annuity Specialist®--one of the few in the nation who hold both designations. The hours of study on annuities is more than double that of the CFP® requirement. He is an experienced investment manager and heads IQ Wealth Management, a registered investment advisor and president of IQ Retirement Planning, Inc a licensed insurance agency.

How to compare the top annuities in the country and make the best decision:



Work with an independent Certified Annuity Specialist® who can monitor the best paying, lowest cost annuities—and help you choose the one right for you.

It's a proven fact that stress over money can cause lack of sleep and even marital arguments. Uncertainty about the future is definitely on the minds of many. Annuity owners may worry less and possibly enjoy life more because they…

- May receive a guaranteed income for life—without "annuitizing."
- Are insulated from downturns in the economy and stock market volatility
- Know that their principal is secure while producing more income
- Hold onto more of their income, and may pay less in taxes
- Have protected their heirs (with the right annuity, the insurance company does NOT keep your money when you die)

An annuity is a big decision. You shouldn't "settle". This is <u>your</u> retirement—it's worth comparing properly and getting the best.

You may have determined that you want an annuity, and that's fine. But mainly, you want the best annuity for your needs, along with non-biased professional guidance. We work hard to do that for our clients, and we'd like to do the same for you.

This guide introduces you to the most important details and offer proven tips for selecting the right annuity. It represents years of counseling, experience, and study. It is a good first step. Please call us with any questions: (888)310-1776.

As an Accredited Investment Fiduciary (AIF®) and a Certified Annuity Specialist®(CAS), I take my job seriously.

I don't care about sales awards (although I do pretty well), I care about my clients. I want YOU to succeed with your retirement goals!

In fact, it may surprise you to learn that we reject more than 98% of the 1200+ annuities we review.

For nearly two decades we've witnessed the tremendous benefits our clients have received when they're armed with the solid fundamentals they need to make smart financial decisions.

Next step: a no cost, no obligation annuity review

Our clients include **engineers, teachers, business owners, healthcare professionals, and government personnel**– really smart people who know they can't afford a mistake when it comes to the next thirty years of their retirement. People tell us they enjoy our straightforward, no-nonsense approach based on hundreds of hours of research and comparison.

As seen

As seen

MASTERING MONEY

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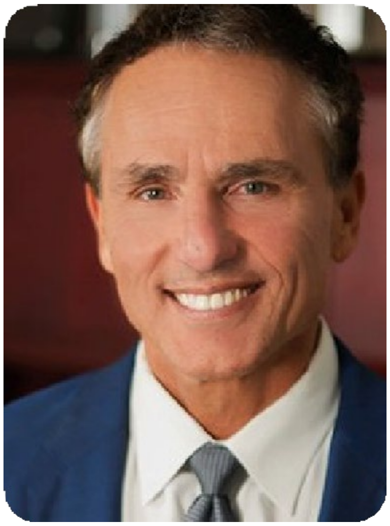
Summary and Review



As seen

Annuities are for built for retirement

Annuities are built for retirement. In retirement, preservation and income are supremely important. That's where annuities shine. If you are a day trader or always on the lookout for the next hot investment, annuities are not for you.

If, however, you want to solidify your retirement and guarantee yourself a way to receive a steady and competitive income for life, annuities should be on the top of your list to explore.

Always consider the PURPOSE of your money when choosing any investment. Are you looking mainly for safety? Yield? Liquidity? A reasonable combination of all three? The correctly chosen annuity can help you with this.

Steve

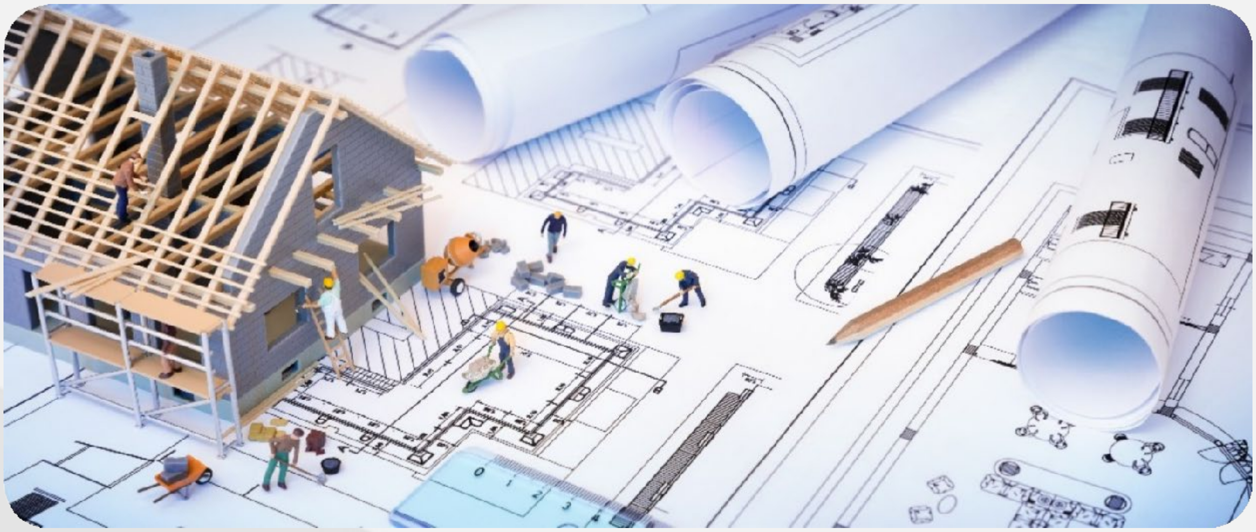
Steve Jurich, AIF®, CAS®

Steve is an Accredited Investment Fiduciary® and a Certified Annuity Specialist®

Steve Jurich is the only advisor in Arizona who has earned the designations of Accredited Investment Fiduciary® and Certified Annuity Specialist® --with a best-selling book and a daily radio show dedicated to retirement.

If you want the best, work with the best!

Investing for the long run, seeing the big picture



Think about it…Over the past century, markets have crashed A DOZEN TIMES, several times by more than fifty percent, leaving people's finances and dreams in disarray for YEARS.

Not only is money lost, but TIME is lost. It takes time to build up a nest egg. No one wants to start over in retirement.

That's why it is so important to change your investment focus as your retire. It is wise stewardship to move from pure accumulation with perpetual risk—to preservation and income with lower risk.

Our Mission

In founding MyAnnuityGuy.com, my mission was – and still is – to help retirees achieve their financial and lifestyle goals with less complication and less risk.

Our many satisfied clients include retired (and soon to retire) engineers, teachers, managers, technicians, and business owners who want to:

- Secure their retirement nest eggs while growing their income
- Build an **income replacement plan** that does not rely on market performance in order to succeed
- Provide guaranteed income for life, without annuitizing and without losing control
- Protect their heirs
- Maintain liquid access to their money
- Decrease the amount of taxes they pay, where-ever and whenever possible
- Lower their overall fees, expenses, and costs

Advice: Talk to a fiduciary with proper securities licensing

In today's consumer environment, insurance agents who are not securities licensed are <u>disallowed</u> from viewing your investments, 401(k)s and IRAs. "Insurance only" agents do not have the proper authority and licensing to help you with your whole financial plan.

Our firm, **IQ Wealth® Management**, has all proper licensing in both insurance and securities. We can help you build a thorough financial pan for retirement incorporating investments, annuities, and insurance.

We've built our practice around these three core principles:

1. **Honesty:** No over-the-top sale pitches… just the facts. Period.
2. **Transparency:** No hidden fees. No fine print without clear and easy to understand explanations. No mumbo-jumbo.
3. **Integrity:** The company's fiduciary duty is to their clients, not to a bank manager or a broker dealer.

We use a unique process to review as many as 1,200 annuities, giving our clients a critical advantage not found with most agents.

Our company, IQ Wealth Management™, also provides clients with access to a number of proprietary annuities from major carriers, not available to over 99% of other agents

Certified Annuity Specialist®

Websites:

www.AnnuityUniversity.com

www.MyAnnuityGuy.com

www.IQWealth.com

#1 Retirement Tip

Listen to Steve's radio show-- MASTERING MONEY--broadcast daily on Money Radio in Phoenix from 8am to 9am--(AM 1510 & 105.3 FM) Free podcasts available here: www.MasteringMoneyRadio.com

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