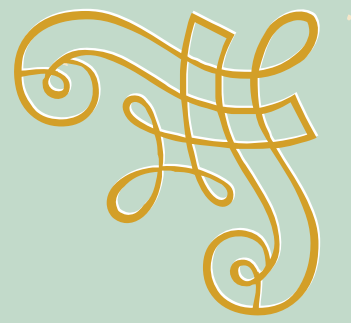


ANNUITY ABCs



A

is for **annuity**, which keeps us far from woe

B

is for **beneficiary**, where one day the money will go

C

is for **contract**, the policy the owner files away

D

is for **deferral**, delaying the taxes you pay

E

is for **exclusion** ratio, or the income that is tax-free

F

is for **fixed**, where safety of principal is key

G

is for **guarantees**, that investments never provide

H

is for the rich **history** which annuities have on their side

I

is for **interest** accrued every year

J

is for **joint life**, meaning a spouse need not fear

K

is for **knowledge**, annuities are for the wise consumer

L

is for **liquidity**, most annuities have it (it's not just a rumor)

M

is for **money**, annuities let you keep more on your plate

N

is for **NAIC**, providing oversight from all fifty states

O

is for **obligation**, a promise you'll not be caught unawares

P

is for **principal** (which is protected from bears)

Q

is for **qualified**, even IRAs may hold an annuity

R

is for **risk** which annuity owners avoid through acuity

S

is for **safety**, from stock market loss

T

is for **tangible**, annuity dollars are real, not dross

U

is for **unique**, an annuity's retirement role no can dismiss

V

is for **value** (an annuity brings each owner much bliss)

W

is for **withdrawal**, deferred annuities offer access to cash

X

is the **line we sign** – your signature is right after the dash

Y

is for **yearly**, when annuity interest is credited

Z

is for **zero**, the odds your annuity will ever be discredited