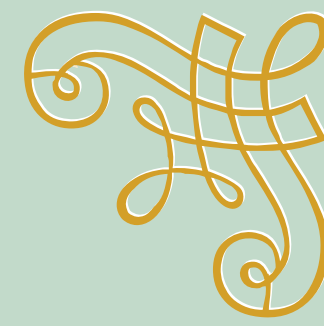


ANNUITY ABCs



A

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

J

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

S

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

B

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

K

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

T

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

C

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

L

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

U

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

D

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

M

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

V

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

E

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

N

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

W

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

F

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

O

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

X

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

G

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

P

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

Y

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

H

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

Q

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

Z

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

I

is for **interest** accrued every year

R

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

