Print & Online Articles & Blogs

**How to Counter Ken Fisher’s Annuity Hate Machine**  
1 January 2016  
by John Hilton  
InsuranceNewsNet

Ways to offset any damage annuiphobes might cause

**Sales Surge for FIAs, but Income Riders Pose Risks**  
1 January 2016  
by Linda Koco  
InsuranceNewsNet

*Comments on a Fitch report that expressed concerns about “tail risk” on FIA income riders. Frankly, I’m not too concerned. Although some of the earlier fixed index annuity guaranteed lifetime withdrawal benefit riders were aggressive, in light of the much lower interest rate environment of late, the risk to carriers of unfunded liability is slim. The main reasons are the take rate of GLWB sales for those early years are simply not that high – the maximum possible exposure would be less than $100 billion spread out over decades, second is that it doesn’t take much of bump in interest rates in the future to make the carrier’s payout risk drop like a stone, and third is the usage by consumers to date on GLWB withdrawals has been inefficient; annuity owners have not attempted to get the maximum benefit, but have instead worked to ensure that the annuity cash value does not go away - Jack*

**Annuities in retirement: a true guarantee?**  
31 December 2015  
by Michael Fertig  
MarketWatch

“Although this may have seemed like an attractive option at the time, expenses associated with annuities can sometimes take away from a retiree’s earning potential, and certain investors may not be suited for this type of investment plan. (Full disclosure: I am a fee-based financial planner who offers no-load annuity options without commissions.)”

**DOL fiduciary rule could take $2.4 billion bite out of financial services industry**

*Will the Fiduciary Rule Have Its Day in Court?* (related)  
*How DOL’s fiduciary will change the industry, and careers* (related)  
*DOL Fiduciary Rule Opponents Have a Few Arrows Left to Use* (related)  
30 December 2015  
by Bruce Kelly  
InvestmentNews

“Current government and financial industry reports have a high-end annual cost of $1.1 billion, but the low-end impact could be more than double that at $2.4 billion”

**Administration Gives Income Annuities The Spotlight**  
30 December 2015  
by Linda Koco  
InsuranceNewsNet

A well-written article about the report issued last week by the White House Conference on Aging that says nice things about annuities. Link to a [pdf](#) of the 9.25 MEG report

**FIAs remained strong in 2015 and will grow in 2016**  
28 December 2015  
by Peggy Bresnick  
LifeHealthPro
“2015 is just about over, and with the New Year about to begin, there’s no better time for a quick look back at fixed indexed annuity (FIA) changes, challenges and growth over the past 12 months—and ahead at what the industry can likely expect in 2016.”

**What Is a QLAC, and Why Might You Want One?**
28 December 2015
by Helen Simon
FoxBusiness

“If you are age 70-1/2 or older, you may have experienced sticker shock when you found out how much money you’re legally required to withdraw from your IRA or 401(k) account in what is referred to as a “required minimum distribution.”

**American Financial Group, Inc. Announces Completion of the Sale of its Long-term Care Business**
24 December 2015
by Staff
Press Release

“Craig Lindner, AFG’s Co-Chief Executive Officer stated: “The disposition of substantially all of our long-term care business allows us to provide continued focus on our annuity business, where we are a leading provider of fixed and fixed-indexed annuities in the financial institutions and retail markets.”

**The Top Five Investing Posts from The Wall Street Journal's Experts Blog in 2015**
24 December 2015
by Ted Jenkin
Wall Street Journal

“Annuities often get a bad rap in the public marketplace...However, if you talk to some of the happiest people in retirement like my own mother, you'll hear that one of the main financial reasons she is happy is that a fixed paycheck comes to her each and every month for the rest of her life. She doesn't worry about the stock market, the bond market or the real-estate market. The reason is because she gets payments from an annuity for the rest of her life.”

**What License Do You Need to Sell Equity Indexed Annuities?**
24 December 2015
by Staff
MotleyFool

“To sell these products, it is unclear if a simple fixed annuity license is required (a common license for insurance sales), or if a stock focused license like the Series 7 should be required. The product is offered as an insurance product, but at the end of the day it is an investment in the stock market. Even the governing agencies, the National Association of Securities Dealers, the SEC, and state insurance regulators, are not entirely clear.”

**The 7 biggest insurance stories of 2015**
23 December 2015
by Staff
LifeHealthPro

“Here, in no particular order, are the stories we think had the biggest impact on the insurance industry this year.”

**Annuity Industry No Longer Waiting Out The Storm**
23 December 2015
by Linda Koco
InsuranceNewsNet

“What to make of annuity trends in in 2015? Here is a look-back in four key areas. The overall picture is one of an industry actively engaging in developing its business. No more sitting in a cave, waiting out an economic storm.”

**No Mention of Annuities From Presidential Contenders**
22 December 2015
by Cyril Tuohy
InsuranceNewsNet
"The departure of Sen. Lindsey Graham, R-S.C., means one less candidate talking about how to preserve retirement security. So far, little discussion has been heard on specific retirement issues of interest to the insurance industry."

Who’s not selling FIAs — and why not
22 December 2015
by Jamie Green, Warren Hersch & Emily Holbrook
LifeHealthPro

"Despite fixed indexed annuity sales growth over the past two decades and the product’s popularity among consumers, some advisors are still shunning the product."

DOL Fiduciary Rule a ‘Wild Card’ for Annuity Industry
Proposed DOL annuities revisions could mean big changes for advisors (related)
21 December 2015
by Melanie Waddell
ThinkAdvisor

"While new annuity products will help drive growth in the space in the New Year — particularly via a surge in income-oriented annuity sales as interest rates rise — the annuity industry is also bracing for potentially negative repercussions brought on by the Department of Labor’s pending fiduciary rule."