

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

