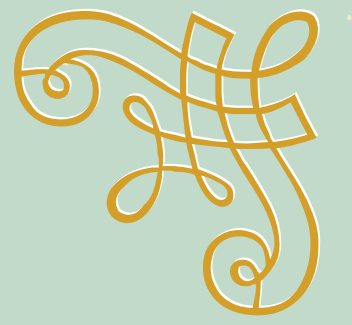


# ANNUITY ABCs



**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

