



The Annuity From Mystery to Mastery

Robert J. Zimmerman

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Most people can comfortably explain how a savings account works at their bank. But when asked how a savings account works at an insurance company, they are not so sure. Such is the mystique of the word - annuity. Similarly, many are familiar with the way mutual funds work as investments. However, if you connect those same mutual funds with an insurance company in a variable annuity, they somehow have a different aura. Now we have a new annuity program call the 'fixed index annuity' that is being widely promoted to conservative investors. With all the variations of the basically simple concept, it is not too difficult to understand why some confusion may arise. Without attempting to determine why the disconnect occurs, this book is an attempt to lead to a better understanding of the unique aspects of annuities that make them so valuable a planning tool for each of us. It is also hoped that some of the examples given in the book will cause people to take another look at their existing annuities, and see if they can find a way to make them work harder. For those who have had an idea of making a charity part of their planning, there are ideas presented that illustrate how this can be done more easily, and also accomplished without necessarily disinheriting their own family. Recognizing that not everybody will agree with the observations presented here, the author nevertheless is adamant in his disagreement with those who criticize annuities. Hopefully this book will help the reader come to a fresh understanding of annuities on their own merits, and will allow you to take advantage of what knowledgeable investors have known for a long time.

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