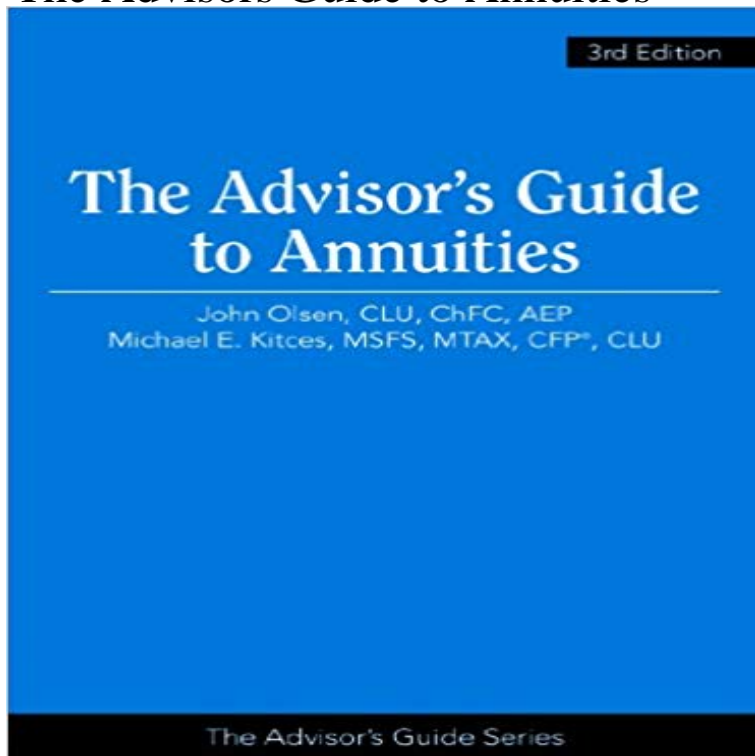


The Advisors Guide to Annuities



Designed for professionals who need to know how and when annuities work, The Advisors Guide to Annuities provides objective, impartial guidance on what annuities can and cannot do, their costs, and what risk-management features annuities offer. All delivered in easy-to-read language. Fully cited and sourced, this one-of-a-kind resource covers: New, vital information on the 12 suitability factors The many aspects of annuities (their structure and variations) Investment and risk-management purposes for incorporating annuities into financial management plans Updated discussion of Living Benefits in deferred variable annuity contracts Tax traps that can get you into trouble Revised and updated material on the changing standard of care with regard to all annuity advisors The effect of section 989J of the Dodd-Frank Act and its relation to the Suitability in Annuity Transactions Model Reg. of 2010 The day when advisors could rely on the old, tried-and-true rules is long gone. This book covers key developments, including: Why having the clients deferred annuity payable to the Revocable Living Trust can get you sued The potential nightmares associated with annuities owned by or payable to a trust Determining who should be the owner and who should be the annuitant Whose death triggers which death benefit on the annuity youre showing? Why the owner and annuitant should be the same person Why jointly held annuities can get you in trouble And much, much more!

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