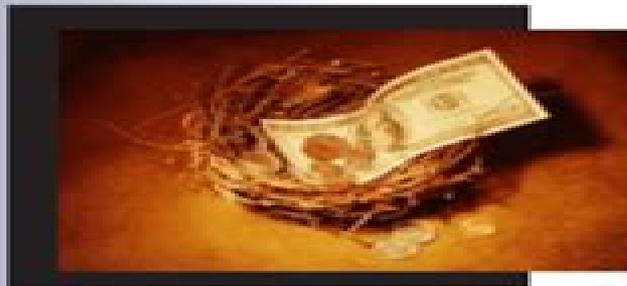


Consumer's Guide to

Fixed Deferred Annuities



Louisiana Department of Insurance



Jim Donelon, Commissioner

Ers Guide To Fixed Deferred Annuities

Michal Rosen-Zvi



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SEC Docket United States. Securities and Exchange Commission,2008 **Equity-Indexed Annuities** Jay Adkisson JD,2006-08 Few individuals have done more to educate the American public about financial scams than Jay Adkisson As the creator of Quatloos com Jay has helped many thousands of people worldwide avoid being scammed out of many millions of dollars to various investment schemes The U S Senate Finance Committee has twice called Jay as an expert witness on abusive tax schemes As one of the authors of Asset Protection Concepts and Strategies McGraw Hill 2004 Jay has similarly helped thousands of people avoid dubious asset protection schemes In his latest book Equity Indexed Annuities The Smart Consumer s Guide Jay gives a balanced and objective overview of this advanced form of fixed annuity to better educate consumers of the advantages disadvantages and the numerous product options that are available when considering the purchase of this popular retirement vehicle This short guide covers all the most important issues that consumers should address before purchasing an equity indexed annuity including How the minimum interest rate is paid how the maximum return is linked to the stock index and how participation rates and caps may limit returns How surrender charges may limit withdrawal rights for a period of years after the annuity is purchased and why the annuity should not be purchased if the consumer will need the cash during this period How the annuity payments may be made and what can happen upon the death of the annuitant How annuities benefit from tax deferral how taxes are paid upon withdrawal or when annuity payments are made and tax considerations upon the death of the annuitant How the annuity and annuity payments may be protected from creditors in some states and how in other states they may be protected by proper planning done in advance of claims This guide should also give consumers the ability to intelligently answer the most fundamental question Is an equity indexed annuity right for me The Lawyer's Guide to Retirement David Alexander Bridewell,1991 *Iowa Administrative Bulletin* ,2003-03 Home Equity Conversion ,1985 The Investment Manager's Handbook Sumner N. Levine,1980

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