



PROPERTIES OF ANNUITIES

GUARANTEED PRINCIPAL

GUARANTEED INTEREST

GUARANTEED PAY-OUT



SPECIAL PREFERENCES

- No tax on inside gains until distributed
- No tax on principal upon pay-out (annuity exclusion rule)
- No tax on principal upon death
- No probate
- No public knowledge



SPECIAL USES of ANNUITIES

- Supplemental Retirement Income
- Avoid Probate
- Directed Bequests
- Charitable Giving
- Tax Deferral
- Asset Protection
- Creditor Protection



SPLIT ANNUITY IDEA

- Acquire two annuities
- The first is an IMMEDIATE annuity:
to provide guaranteed income for a specified period
- The second is a DEFERRED annuity,
interest will accumulate until needed later
- Tax preferences and guarantees on both!
- Enjoy Income and Deferral Simultaneously!
- HAVE YOUR CAKE AND EAT IT TOO!