

Equity-Indexed Annuities: The Smart Consumer s Guide

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iUniverse, United States, 2006. Paperback. Book Condition: New. 221 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****. Few individuals have done more to educate the American public about financial scams than Jay Adkisson. As the creator of, 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 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...

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