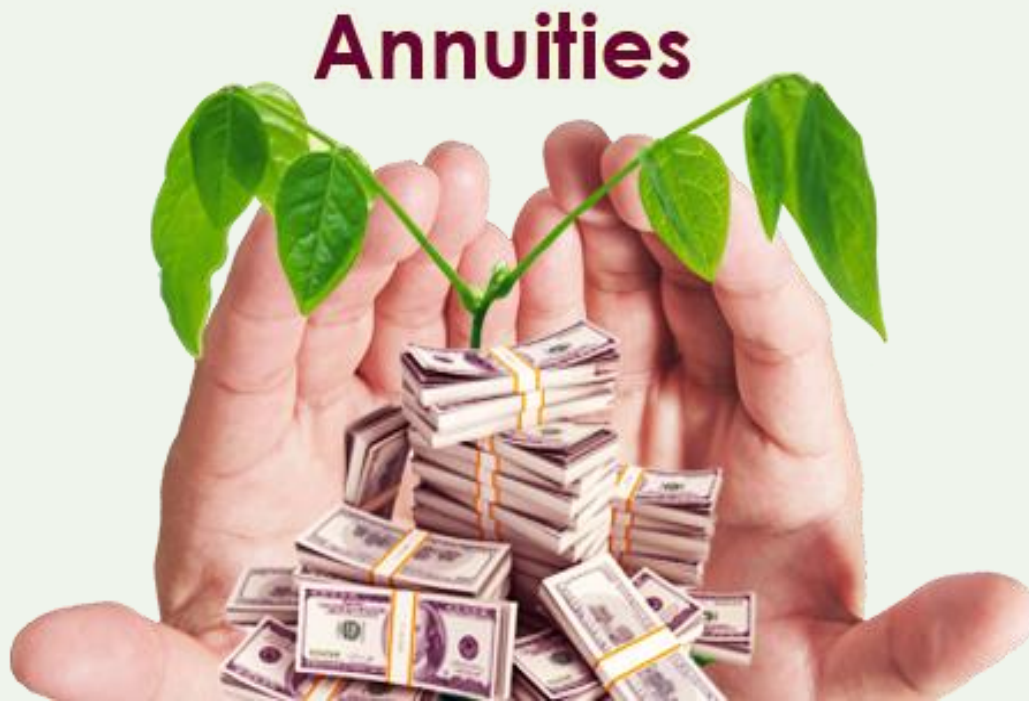


The Ambiguities of Annuities

CLEAR, EASY UNDERSTANDING OF ANNUITY BASICS
AND THE REASONING BEHIND THEM, WITH SOME
REAL LIFE EXPLANATIONS, FROM A TELL IT LIKE IT IS, AUTHOR.



By Frank Maranzino, FICF, CSA, MGA
President,

CEO[®]

CEO Annuities and Life Insurance..... IMO

Where We make YOU the CEO of your financial Future

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About the Author



Frank Maranzino, FICF, CSA, MGA, C/NFC, Emeritus

Frank Maranzino, has strong tenure in the financial industry. His Background includes Wall Street Trading, Banking V.P., and Insurance General Agent, for the past twenty years alone. This span covered over 40 years of financial endeavors that give Frank the experience and knowledge, to assist great numbers of clients over the decades. His Designations are initiated from the New York Institute of Finance, NYU, American College, National Association of Fraternal Insurance Counselors, and dozens of sub courses to enhance his education. Frank was granted the very first Lifetime Achievement Emeritus Award from the California-Nevada, Fraternal Insurance Counselors in 2014. He studied Behavioral Psychology and Dimensional Management Techniques, to further enhance the understanding of financial options for the

people he wished to help. Frank retired in 2014, and out of associates' demands, began an Independent Marketing Organization, that emphasizes Education for the public on Annuities, as a primary directive. Franks speaking history is extensive, and admirable. He has shared platforms with leading national speakers over his tenure. His latest two-decade focus is on Insurance and Annuities. He has helped thousands of people to understand financial safety with the right thinking. Thousands of families are safe, due to his real concern for every one of them.

Quote...FM. ***“The main purpose of this writing is to raise your level of awareness to Annuities, and teach you the culture behind their longevity, and dispel any myths that can cause you, to not investigate them further. Good Luck and have fun learning. You will find that my opinions are direct, but seated in a great deal of experience, and my attitude is that of, a professional, that has seen his share of families suffer, due to bad advice, or poor direction., and not being able to shop intelligently. I call it like it is...” “Quote: Security is not just the presence of growth, but the absents of Risk” ... FM***

His moto being, that ***“An educated client, is more apt to make more intelligent and safe decisions, than a client being sold, solely based, on a sales perspective only, from an Agent working with one company, with one set of products. While others are selling risk, we are securing safety. Generally, people make sure they get a warrantee with other products they buy, why not get one for your retirement? And, to make sure of this I always will meet with a client first to determine if their concerns are safe and secure for their hard-earned money, after all it is difficult to get and too easy to lose. So, a brief analysis (A Best Interest questionnaire) is done to make sure that your decision is safe and proper for you. That is why I shop dozens of companies to find the right products and then you can decide based on these findings. I know the who’s who of companies and the safest and highest payouts you can get.*”**

His achievements in prior endeavors, brought him to the top of the countries talent in Insurance. Not a single client, in the decades of his consulting, has ever lost a dollar, with his suggestions, advice, and choices, for their wellbeing. That’s quite a statement and legacy.

We know you will enjoy his sense of humor, his tongue in cheek dialogue, his directness, and his lifetime of education, that allows him to be firm, and honest, for your edification, and education. Please enjoy the following overview book, (yes, it is just an educational overview, not a manual) and do not hesitate to contact the **CEO organization**, for any questions you may have.

In the next half hour, you will be more informed about financial preservation than you have before. It is very brief, to the point, and if you think like we do, you will love the flow of information. Sometimes we need to be upset at the accepted system at large, and fight back with knowledge. You will learn that you are responsible for yourself, that the Government will not save your retirement. From 40 plus years of experience in finances and sitting across kitchen tables, business offices and boards of directors, of thousands of people, you will hear the truth.

Trying to help them, trying to teach them, and the bonus to me? Many learned, many are passing it on to their children, and families. Imagine reaching retirement and saying “Wow!’ we made the right decisions, were gonna be OK! Or... we are retired and in

ten years when the inflation is absurd, we will be fine...Preparation is the only choice. What a feeling, what a rush. And it only comes from knowledge, and being taught. And today... annuities are the only strong/defensive way to go. So... hang on, open your mind, and learn. Learn where we are as a country. Uh Oh! Learn to save and place your money in the right places. Whether you have a few thousand or millions. I have helped them all. Money is money. No matter what amount. \$5k or \$25Milliion. Listen carefully my Friends...then we will talk...

The CEO Annuities and Life Insurance Team, IMO

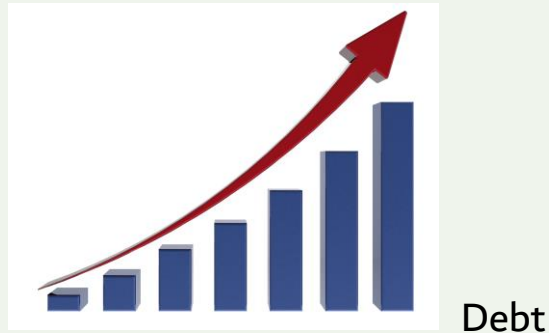
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Preface

The following was taken from one of Franks many seminars.

Thank you, for taking the time to learn about Annuities, the most confusing of all the Insurance products. We at CEO-A&I, are seriously concerned about the welfare of the citizens of our country. We seem to be in the hands of a very few leaders who have the real concern for our financial well-being. When we are \$20 Trillion dollars in debt, Republicans, Democrats what is the difference, the only way out is to tax, and more tax. Inflate! Or take from existing accounts like Social Security, Etc. So, you must

be vigilant with your savings, and protect it at all costs, and from every angle.



This is serious folks. It took only 33 years, to get this bad and it will take almost as long to get out of it. There are no shortcuts, or speedy recovery tricks. We went from **\$1 Trillion** to **\$20 Trillion** in Debt. It hit \$1 Trillion in 1981, yup only 33 years ago. Spend, spend, spend, and they did. Giving away money to countries that don't even like us much less pay it back. Whew! We need plenty of strong concerned management up there, and they must think of America first. They must think of YOU first. OK, I got that off my chest. I'm sure you agree it is not good. My point is they are not going to help you retire, it is all on you. How smart you are, and how determined you are, to find the right place for your money, is the answer to your safety and future security. What if you ran your household like the government ran the country? You would have never made it past several months and then Bankruptcy...

They say you have got to do two things, pay taxes and die. If you don't pay your taxes you go to jail and get three hots', and a cot.

But, try not paying your utility bill, or mortgage. You're on the street...It is all relative, debt is debt. And need is need... Now! what has that got to do with Annuities? Plenty. The Annuity world is the real safe financial foundation for your future finance, only if you make the right choices. And I will explain all this dialogue clearly as we move through the (seminar/clinic) *book*.

First! You should know a bit of history. Most people have a vague idea of what an annuity is, and most people have one, or will receive one, and not even know what it is. It is your pension plan. It is (a modified version) your Social Security. More on this later but the beginnings are quite interesting

The Romans had it Right....



Yup, they created the idea. Got to give credit where it is due. But, annuities have come a long way since the Romans created them. They called them **“Annua”**. It was an agreement between the buyer and the seller, promising a stream of payments for a fixed amount up-front. Brilliant! It insured money in their old age, and helped the Roman soldiers that died in battle, so their families would have an annual stipend (gift of cash) to live on. OK, that was then. This is now, and annuities have been modified for our time. And... annuities had received bad press. The disparagement of the whole, for the action of the single entity. let me explain, it’s the idea that when one thing is not good the whole group is bad.

Please, understand that, this is recent. Over the last 15-20 years or so, during the two or three stock market declines, the annuity world has been stomped on, sued, over regulated, modified, fined,

and blamed for so many things. All due basically to one product that was literally demanded by the public in the past. Insurance companies are among the strongest financially managed companies, in the world. Please let me take a few minutes, of basic conversation before I cover annuities. Before I cover what is safe and what isn't safe. What is good and what is great, what is useless, and what is dated, and why.

Let's talk Company strength first. During the 2008 Bailout, almost every single bank, including yours, had to be bailed out by the government. Why? Well several reasons, but mostly bad management, big debt, bad loans, exotic mortgages, over borrowing from the Fed's, looking for quick profit, Etc., and because this bad management ultimately would have affected the public, and businesses at large, the government bailed them out. Again, trying to do what is good for the country. But again, no management of those given funds behind the bailout.

So, what happened? The exec's got their bonuses and ran, the public got foreclosures. Zero accountability for the bailout money. Unbelievable, but, we as a nation, bail out the world, before we

help ourselves, and it's done with your tax money. If we would have managed better we would have not been that much in debt and when the bubble burst (they saw it coming) we could have compensated with proper reserves. We should have monitored the banks before they got in trouble (after all we are the FDIC also) Proper checks and balances, safety mechanisms that could have been built into our system, would have helped a bunch. Oh well, that is that. Enough politics.... it's all smoke and mirrors anyhow.

But how many insurance companies had to be bailed out? NONE! Right None...AIG had an investment department, that needed help, not the Annuities or insurance departments, the investment department, and they paid it back in less than two years. That was it for the Insurance companies... Nothing! All others managed through the financial chaos.

So, this means that healthy management of the Insurance industry was there and always has been. Occasional glitches happen, but they are covered by reserve. When a company is not

doing well they are sold, bought (Leverage bought out) or merged, before the public has any issues with them.

The insurance industry protects their own clients.



Yes, and that includes you...I know that many people have had insurance policies with one company and then several years later receive a letter saying it changed hands. But their insurance is intact. That means management has found a way for the public not to suffer due to losses that any company had to take, and again usually, due to the stock market. I know, I have been there. I have Traded Stocks on Wall Street, then Managed in Banking, then Insurance, over four decades, and the Insurance industry, is the industry that has the highest regard for your personal financial safety.

The Life Insurance industry has statewide programs, that all the companies contribute to, over and above their proper management of funds. This is a fund used to protect policy holders if any company should get into financial trouble and not

be able to fund a policy. This is very rare, since they usually get bought, or merged, before the clients will ever lose anything. But that is Life Insurance and annuities only. This fund is not spoken about, because they don't want Agents to use it as a sales tool like the FDIC does for banks. This is funded by insurance companies alone, no Federal monies involved. And no credit is given to Insurance industry for this self-funded, safety device for you. So why the bad rap?

It's about those (Variable) Annuities and Life Insurance plans that so many people took a loss on? Let me explain.

The Public Asked for It

For those of you that are unfamiliar with the word "*Variable*", ...It simply implies change, to be more honest, the ups and downs in the investment arena... **RISK**...That's the culprit that played havoc on the public savings and growth, and it is the culprit that gave a bad rap to the companies. So, where did this Variable Annuity come from... Well...

The creation of the variable annuity was, in response to the demand of the public. In the mid 70's on, when the stock market was doing better than earlier years, and annuities and Life Insurance were paying a smaller amount in interest, there was a public outcry... ***“Why can't my annuity be an investment account that responds to the Stock market, and then I can participate in the gain, of the market.”*** Same cry for life insurance values... People went crazy, word spread, and then they were taught to buy cheap term insurance (Sure to run out) and placing the difference in the market for growth...Yea! Sure! Ooooookay You've heard the term..." ***Buy term insurance, and invest the difference"*** was the sales cry from the investment world. What a mindless concept. It is geared to get you to invest, with zero guarantees. Really smart thing to do with your retirement savings, right? Go risk it in the market. Cheesh! Market conditioning. Again, greed is an easy sale, and millions did that, they follow the sales pitches and tens of thousands of families suffered for it in the long run.

Author's note: Greed is a natural emotion, but it is usually out of control. when it asks for your life savings to be at risk, then Greed is not smart, or good, especially when it affects decisions that are risky, with your financial future. Instead of buying permanent, safe, quality Whole Life insurance, and spending a few bucks more,

and having guarantees, they risked it all, and ended with no protection. Sometimes it can be made to sound, like it makes sense, but for most, it was a terrible, terrible loss for the family.

I have personally, on too many occasions, had to talk to families that had been affected by this BTID (buy term, invest the difference) Hypnotic Cerebral chant, a brainwashing of the public. But, it was usually after the loss of a loved one, who ran out of term insurance, and it was not a nice scenario. Also, they never calculate the loss of the term cost, in their equation... Oh well the devil in the details. So, there are these families (Hopefully not you) who reached retirement, they had lost it in the market, and their term insurance is over. So, they have no protection, and now must try to buy permanent insurance at a later age, and it is either unaffordable, or their health does not permit approval for Insurance. They must start all over again. Not Good Advice there, was it? Remember life insurance is tax free.

You see friends, the self-centered sales people that use *our* desire to gain, for personal income, but care less about the outcome, they only care about the sale. When these poor people reached retirement age, they had no Life Insurance, and the market took all their potential gains. So, when the breadwinner died they had

nothing... but grief....So, to conclude this professional opinion, it is a hypnotic sales pitch focused on greed you should watch out for. Had to throw that in for your education. Protection is our main point here. We don't ever want you saying, "***Do you want fries with that?***" at 70 years old, due to bad advice, poor planning, or the chants of financial achievement from marketing people who are looking for their own best interest. (***Yes! he tells it like it is***)

So, the Variables. ***Both***, the Stock market, and Variable Annuities, and Variable Life Insurance are dangerous, but sold to us because of our own greed, because the public wanted to play in the market and use their policies as a tool for winning in the Stock Market. The market is scary folks, it is not dependable and not guaranteed. Had a dear friend who accumulated \$943k over his 38 years of hard work, then needed to put it someplace for about 5 years until he retired permanently. His accumulation was parts of real estate gain, savings, a small parental gift, and a small 401(k) from a job position, that was losing money, but he had accumulated this amount. He chose to put it in the market under a so called safe blue-chip stock, General Motors. OOPS! you all know what happened to GM in 2007-09 decline, now he has nothing. It's really the Stick market, since you get stuck. We a small group of professionals, saw this possibility early on and never marketed

variable products. Never, could we look in the faces of our clients and say, “***You Lost***”. Never could we look in the faces of our clients and say, “***Your family and lifestyle, will suffer because of a product you bought***”, **Never!...** But millions did... Not ours, but, literally millions of others... Poor souls.

Ok, so on to Annuities. Stay with me folks...I told you I was direct... So, the insurance Companies, (Only Insurance companies offer annuities) developed the Variable annuity that would have an internal Stock market account, so everyone would be happy., and they could play the market inside an annuity that was meant for their retirement. But since this entailed Stock Market involvement and risk. Insurance Agents had to be approved by the Securities and Exchange Commission (SEC Certifications and licensing was needed now, for all Agents Marketing Variables). They began selling these new “exciting” Variable annuities, where your entire life savings can gain, from the market ups....and rarely clearly stated that they can also take a very serious loss, but the agents had no way of knowing we would have a serious recession or crash.... But, *we* did, and will again... it just happens Want to know how we knew...It happens and it will happen again and again, no one really knows when, but it will happen. I call it Retirement Roulette, but that’s me.....

When I was trading on Wall Street, we had the New York stock exchange formerly the American Stock Exchange, most commonly, as our American guide for finances... Now we have globalization and about 20 exchanges, and most are international. OK, good for the world. But when something happens out of our country, it could affect your personal account.

Because people thought the market would be an endless supply of cash from that day on they bought those variable plans. Sold with the idea that, the market always gains over time...But not with the idea that a crash, or serious recession, can decline their account so badly, that the time needed to re-establish their position could be way beyond retirement ...Many would lose their interest and principle over time. And the buying power of that money is lost forever...So, when the market dropped (and it does often) the annuity values would do the same.

Now the public was angry they blamed the Insurance companies, they wanted their money returned, via class action lawsuits, and the attorneys loved it... They public wanted guarantees that the stock market cannot offer, of course the variable annuities, attached to the market, could not offer it either. The lawsuits were filed and people got fifteen to thirty cents on the dollar, maybe ... tons of variables attached to the lawsuits and (the attorneys got

the rest) but the holders of the policies, lost their family protection and financial security.

Their demand of this type of annuity, created the monster, The Variable Annuity...as the market crashed, hundreds of thousands of good people became seriously, financially damaged, many lost it all...Very hard to please everybody all the time, isn't it? First, never gamble in the market with your future income, or any money that must be there for you. Then it is all guess, a gamble a big risk, isn't it?



The Brokers aren't Broke

Stock Market Brokers are trained to tell you to do that, why? because you can win (sounds a little like Vegas) so, we listen...we only hear about the winning part, whether its selective, or delivered by the Agent. Either way, our greed factor takes over, and that is what we hear. cheeesh, dumb, but it is done every day.

“Take advantage of this stock, it’s going to be big, you’re going to make a killing”. See... that works doesn't it. Where's Michael Douglas when you need him, or DiCaprio...

They are appealing to our greed factor, we all have it. And it works. A small percent gets rich, and it is touted from the roof tops, while the rest ... status quo, or lose some, *or* lose it all. Might as well go to Vegas and put all our life savings on RED. 50/50 chance is better than the heartache of the painful loss of the market, and watching your financial life go down the drain. I believe my team told you I was direct! Sorry People, but reality is reality. And what you want to hear maybe something else. You may have even made a few bucks in the market and feel proud. This is not a downer it is reality. **Your life saving is an endangered species.**



Brokers make money, whether you buy or sell. Google **12b1** fees... It's a little like, the attorney, who gets paid if you win, or lose, the case. Nothing personally against Brokers and Traders, I used to be one, I met my wife on Wall Street, so I do know a thing or three about investments. They make the world go around, it is needed and I have many friends who are brokers, good people. But, people

who talk to you first, to learn your risk tolerance first and ask you to invest only when you can. They will make sure your retirement is safe and not at risk. These are my kind of brokers. But... you also need ***guarantees*** for your future. Those families that can take a loss, and still live comfortably, are OK with the Wall Street investment mentality. If you cannot afford to take the loss, or just don't potentially want one...then you must seek security, and comfort, with your savings. And you can have it and growth also.

Our mentality at CEO is different. It is about, safety and guarantees, ethics, and logic, security and growth, education and visibility. Mental comfort, and stress reduction. Gotta love those concepts.

Today, we have the finest and safest annuities out there, they respond to the market on the positive side only. When it goes up, you participate in the growth, when the market drops, you lose nothing... They are Indexed Annuities. They should have done this a long time ago. But???? Products are usually created by demand, and sometimes the demand is grounded in emotion, rather than logic...People were shifting their savings into the Market rather than safe annuities, because the market was up. So, the Insurance

companies built the Variable Annuity, in response to this public action.

OK, now you got it. Stay away from anything that has the word Variable in it, unless you have that money to lose if the Market goes south again. And it will...

Now let's take a few minutes and talk about Annuities, this could get very confusing and remember they are written by Insurance professionals stuck with over regulation, in positions, that have strong control from their legal department to write the dialogue in the Illustrations you see from your agent. You know those 25-40 pages of legalize.

Like when the internet says. Click here, and agree before you get your software. And, you click through because it is 52 pages, and boring and you won't understand most of it, anyway Right? Yes, we all do that. Guess who is protected in the dialogue... You? I don't think so. But who reads that stuff anyhow. So, we will be as simple and easy to understand as possible. But, you need understanding of history, and concepts, before we talk product. If you do not have one, or haven't seen on in years, or don't like the

one you have, please contact us via website, and we will find a local agent that meets our standards for your education. **(It is in the premise of this book.)**

I am going to de-confuse annuities just for the sake of your immediate understanding, as easily as I can. You must have a Licensed, qualified, trained Agent, supply you with the internal details from the insurance company, via a personal Illustration. Please do not neglect this step. But for a quick overview, you need something like the following pages.

Side thought...

Your retirement support from the government, is only in recommendations... example. Quote:

Americans should convert at least half of their retirement savings into an annuity. “US Treasury Dept.

wouldn't it be great if we all could pay our taxes on line and direct where we want our money to go? We would directly speak to the government. We would see all the bad plans that are taking our money and refuse to add more. Wow what a thought! Oh Well. If you do the research, you will find many statements made by governmental departments, and Presidents, and senators, that say, secure savings is important. So, they know how important it is to save and not overspend, or misuse funds... Uuuhhhh \$20 Trillion in debt? Yea sure...Maybe we are listening to the wrong people. Ya Think? So, then after the fact many tout the safety vehicles for your savings... Ok so they are reminding you of your personal responsibility to save money. After it is taxed of course,

You, must find your own way, hopefully you will grasp the data on the following pages and learn where to place your hard-earned money. This is an Birdseye view of the annuity world. With only certain recommendations, why? Because when it comes to the money you must have, to live on in the future, you cannot, repeat **CANNOT** lose it.



Gamble with what you can lose, then, if things don't go the way you, and the *Stock broker*, planned for you, you will accept the losses, right? You will hold your head up high and say to your family... **“My Broker never mentioned I could lose it all, but I knew it, and I'm OK with that”**. C'mon guys, your smarter than that. Your retirement is not at liberty to gamble, it takes years to build a nest egg, and with a bad market, a week or so to destroy it...

Anything, can happen...political unrest in another country, a bad government decision, a major company sold, an election, a change in the dollar value, more glitches in the trade deficit. So, many things can affect your savings, when it is in the Wall Street Casino. Why do that? Why risk it all? Because of ***potential*** gains that may not be there when you need them the most? It's the dream of hitting it big, isn't it? Understandable, we all have that trait... But, Please...not with your retirement...

Send Your Money into the Future

We believe that you should, **send your money into the future, so it is there when you arrive, safe, sound, and with substantial growth, and ZERO potential to lose a penny along the way...**

Maybe even with bonuses, now, that is nice. We can do that.

The Inflation Conundrum

Ah yes, Inflation, the banks hate to tell you this but they usually never beat inflation. Example. The average inflationary rate over the last 15 years has been about 2.3% annually. Some years a little more and a few, a little less. So, putting your money into something that a return (especially after taxes) never beats inflation, may appear safe... but, does not make sense for growth. A Certificate of Deposit may pay (maybe) 1% - 2%...then take off the taxation in your bracket, assumption 25%, and you are way under the inflationary rate. Thus, you lose, the bank wins. You are always behind the inflationary curve, and they are in front of it. When you get 4%+ that means that inflation is heavy...You can never gain, unless you at least double the rates of inflation to

compensate for the national cost of living. So, don't put your money anywhere, unless it can be at least double the inflation rate. If inflation is at 3%, you need 7% or (of course) more.

Now there are unusual circumstances that may prevail in a personal situation, that may force you to have liquidity or just keeping it in an escrow posture. We understand those occasional situations, but any saving that needs long term gain for the future of your survival, needs to be inflation proof at the least.

A good agent, will guide you, teach you, determine your needs, and determine your suitability for safety first. A good Agent, will not put anything you need at risk. A good Agent, is someone you trust, believe in, and, who can show you the realistic values of your potential growth. A good Agent, is not hard to find. A good Agent has experience, training, licensing, and detailed awareness of savings products. A good Agent, knows the Hype out there, and what could be dangerous for you. Stay far from the risk market, the internet hype for instant gains, and dangerous marketing ads, that are get rich quick templates of pure risk. A good agent, can demystify the garble. We know good Agents, we have them.

I catch some negative flak from the Stock people out there because, they don't like you finding other safe ports for your money, without risk, they make no money. And Risk (again) is OK, if you wish to take it, and understand, that if you lose, you accepted that fate, in the first place. We don't like RISK, especially attached to money you must have working for you. Ask the broker this question Q=. Stock Broker person... ***If I lose my money in this venture, you are asking me to invest in, will you personally write a check to cover my losses?"*** I think you know the answer.....Let's talk.

You have been patient, with my opinions and experienced dialogue, But I am sure you will find it is the thinking of many citizens, especially those who have gotten through the terrible times unscathed by thinking like this. Learn from their gain. Reminds me of a story of a very rich man who was asked how he became so rich. "*By making the right decisions*" he said, how did you know to make the right decision? "*By making the wrong decision he said*" So learn from the one who were safe because either they learned the hard way, or listened early.

Thank you now let's get to Annuities, you're gonna be a genius at work tomorrow.

The Annuity Shuffle

There are a few types of annuities you need to know, and there are other books out there about annuities, but they usually are trying to teach you too much information, then confusion sets in and your mind shuts down. The education is mostly like manuals from the Industry. From here on I will be very gentle on you, because once you understand the basics, you still need a qualified Agent to give you the details, the Agent is the person who needs to know the components and the acute workings of an annuity, to further enhance your knowledge and clarity, of the annuity product you are interested in, and it depends on your needs. If we tried to be like most of the other books, you will be bored, and confused. Not Good to do that. So, here we go. Boy, you're gonna be a genius at work tomorrow.

First... What is an Annuity?

It is simply a contract between you (the Annuitant) and the Insurance company, that gives you a rate of interest return on your money. See, Friends annuities are originally designed for

longevity. Life Insurance is designed if you leave us too early, and, an Annuity is designed, if you live long, so you would have an income, you cannot outlive. Hence the word Annuity (Annual income) but today it is monthly income, converted from an annual amount.

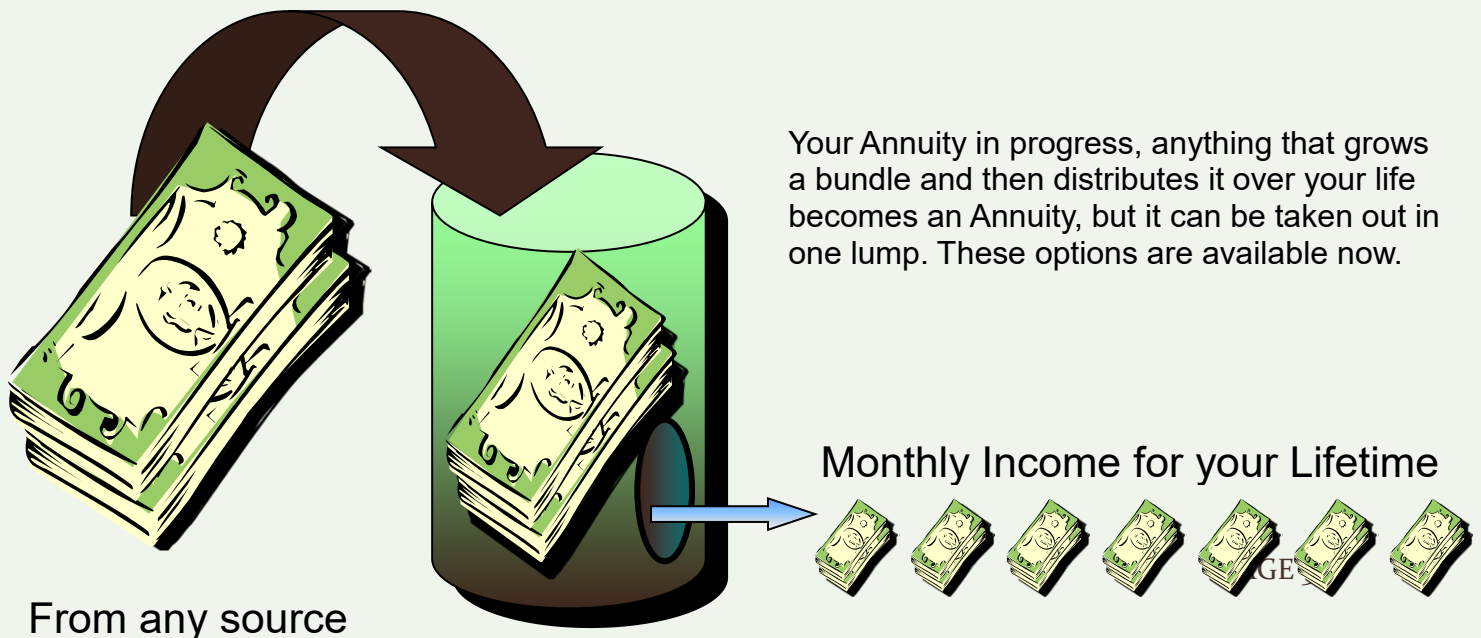
Why do only insurance companies do annuities? Because they have the actuarial scales that measure life expectancy. We all have one. Men it is generally around 84 years of age, and women it is usually 86... But many variables affect the scales. And today many live well into their 90's. In fact, in 2016 there were 72,197 (from the CDC) people aged 100 in the USA, that number is up 44 percent from 2000. How many more would have made it if not for war, or terrorism, or accidents? So, you can easily outlive your money, and for annuities they need to know how long you will live. So, insurance companies use complicated equations and formulas to account for the dollar amount. If I put \$200k in an annuity and then made it to retirement age (let's say 65) then they would calculate the gain on the money, along with the original amount, and my life expectancy, and give me a check monthly, that I cannot outlive. For as long as I live. If I live long, they may go through the

money a few times. That is the risk the company takes. By the Way, the same is done with pensions, and any form of lifetime gift to include the Lotto, and Social security. 401(k)'s Etc..... They are all annuities in some form. Great now you're learning. That is way when someone passes early, like 65 the social security department wins, when someone leave earlier than their life expectancy the government keep the money. You may pay 45+ years into Social Security and only get a return for 20 years (If you live to 85) then the government wins. They saw the benefit of a national mini pension plan a long time ago. A bunch of bucks for the government, that's fine, I'm a veteran, and I care about my country, but I need security also. But when life expectancy increased (they did not consider that, since they are not an insurance company) and they tapped the funds, now they are in trouble. OK, you know that. Deciding on an annuity for yourself will take some educating.

So, you want a strong pro Agent to help you choose appropriately on the annuity, because they have options, and Riders (my favorite words) that can really improve the annuity, positively affecting the unused balances and extend, modify, strengthen, enhance, and do so much more. Options and riders, are good. Remember

that...options and Riders, are GOOD...an Agent can walk you through these to show you the potential of the plan. Riders give you the opportunity to get more out of your annuity plan. There are different ways to use the funds and Riders provide those means. They were created out of demand, from the public. See the public always wants more... OK... so now you know how an annuity works... Simply put... money to trigger a lifetime fund, so you want it to gain as much as possible, as soon as possible, and as safe as possible. Annuities can also be used to just gain money and just withdraw it at the end of the period chosen, and Spend the cash or reinvest it. That is an annuity. Annuities are good (Not variables) if you have a pension at work, you have an annuity in the works, SSI, annuity in the works, It's all basically annuities. Money goes in the bucket, then someday it comes out monthly.

See Illustration



Your Annuity in progress, anything that grows a bundle and then distributes it over your life becomes an Annuity, but it can be taken out in one lump. These options are available now.

Annuities

Now on to the types of annuities, See my friends, different roads to the same destination. The destination is you, maximizing your pension, or future income. So, now we have a target. It is you...having a wonderful retirement with plenty of cash. The annuity vehicle you chose, will get you there. It can be a Ferrari, (fast but loves fuel) or a Ford Fiesta, (Slow and gradual). It could be a Jeep (maneuverable and nimble) or a Tank (big and solid and can't be touched). There are many choices out there. So, how do you choose. First learn the basics which you are doing now, and then the next smart move is seeing a qualified Agent that can cover the questions you have about it. I am going to give you the questions to ask at the end of this seminar (book). Oh, one of the great benefits of an Annuity (now you will be smarter than your Buddies) is that it **does not** go through probate if you should die. It goes directly to your beneficiaries. No Probate court Involved. It is considered an Insurance product. It is a pension that you design yourself. No need for

a workplace to make your retirement, you do it yourself, and better than they can ever do. Many companies are dumping their pension and asking you to do it yourself. Many organizations are currently **not** offering pensions upon hiring, and they are simply paying a bit more and you create your own. This may be a standard in the near future. A Personal Pension is the way to go, (Your own personal Annuity plan) No corporate mismanagement, or demands to follow their rules. Only annuities can provide a safe retirement. Remember Annuities do two things...You can take the money out in one lump, or over your lifetime and annuity bonus money, depends on your choice. Annuities start at 5-year plans, and run up to 20 years plus. It is the insurance companies' decision on the longevity of each product. So, you can buy a 5, 10,15,20 or let it ride annuity. Then choose to take out the lump sum, or annuitize over your life. Great choices and they beat the heck out of a CD. You can put the maximum allowed into a Qualified tax deferred annuity and additional amount into a non-qualified tax deferred annuity... grow both! Then enjoy retirement.

A Few Different types of Annuities

Annuities are Tax Deferred, now taxation until withdrawn

Immediate Annuities

Deferred Annuities

QLAC Annuities... **Qualified Longevity Annuity Contracts**

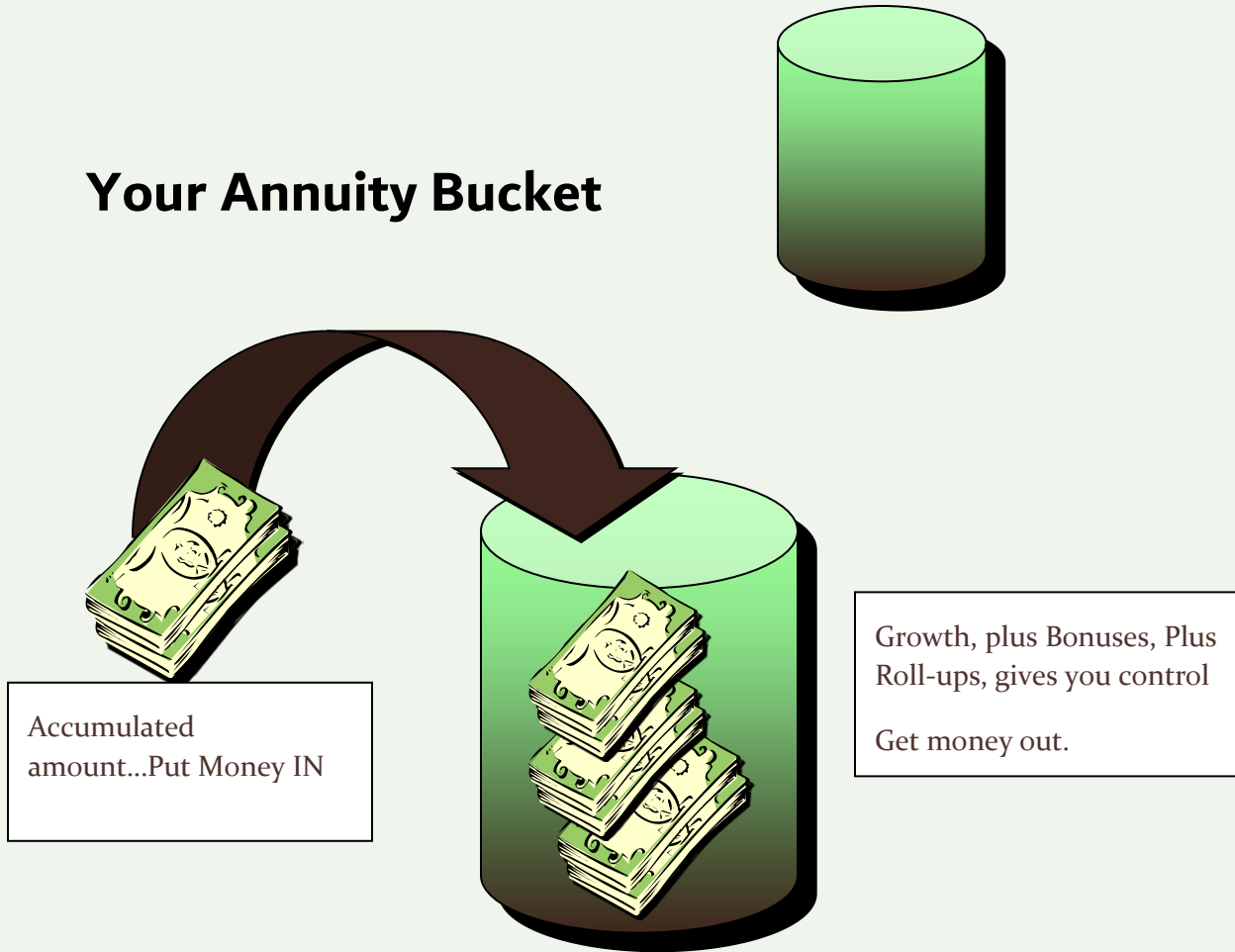
Index Annuities

Variable Annuities ... (Yuck) bad... all gambling Risk... **Danger Will**

Robinson

The next section is very basic annuities, and there are modified, hybrids of the above listing. Also, different components and options that you can choose to affect the outcome. That is why an Agent is so important. But this is really what you need to know. Basic Annuities and how they work. OK now every time we talk about an annuity I want you to picture a big bucket. Like the Illustration below.

Your Annuity Bucket



Immediate Annuity:

This kind of annuity becomes immediately annuitized (meaning it instantly starts paying out income the next month, and continues monthly, for your lifetime)

So, money goes into your bucket today, and next month you receive a check that will not stop for your lifetime. It's that simple. Immediate Annuity is immediately distributed. The source can be from anywhere, your savings, your 401(k), 403(b), 457, IRA, the Lotto (Yea sure) a relative (Gift) to you.

Again, your Agent can help you here. So, that is an Immediate annuity. If you have an existing annuity, you can annuitize it, and it will act the same as the above illustration. It gets converted to an immediate annuity.

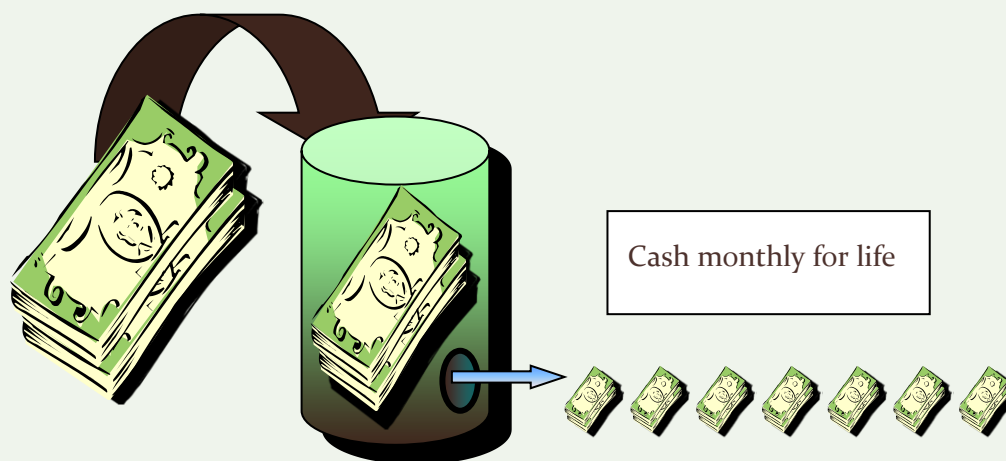
You may annuitize all, or part of an existing annuity, as you wish.

So, If I had a \$300k Annuity I could annuitize \$150k (or any portion thereof) and reserve the rest for future distribution.

Control, you gotta love it. Good keep it simple here. Money in

(One lump) money out for life. **If you do this after retirement you pay less Income tax on this investment. That's a bonus.**

See Illustration



This bucket has a small door on the bottom side. That door opens to deliver the lifetime of income. (or take one lump of growth)

Deferred Annuity

A Deferred Annuity, is an account that you grow as you wish, you can add amounts regularly and **no taxes** are paid until you choose to withdraw the monies. Tax deferred accounts have a strong growth advantage over Certificates of Deposit accounts, and Mutual fund accounts, since you do not receive a 1099 every year. Tax deferred accounts do so much better, since over time tax-free compounding demonstrates a greater return than other investments. These annuities can be qualified (Used as an IRA Type) or non-qualified, with after tax monies. Qualified accounts must follow the maximum deposit rules like your IRA does. Again, there are other components you can learn from your Agent. You get Interest on your **Interest**, Interest on the **tax** you would have paid, and Interest on your **principle**. Triple compounding. Again, got to love it. Remember we are keeping it simple here. All annuities can get complicated, and many guides on the internet, are and inch think with details. You'll just go crazy trying to

absorb it all. I have trained thousands of Field Agents and even they, have some difficulty trying to understand it all. But they must pass required state tests, to prove it annually, so they have no choice. You don't have to pass but only one test the CYA test, Cover your Assets. So, just understand the basics. Once you narrow it down to your desires, and needs, then a Qualified Trained agent can assist you with the details and options and Riders. You'll be fine. Read on my Friend.

QLAC Qualified Longevity Annuity Contracts

The reason I put this annuity in the mix, is because they are becoming popular with the seniors who have qualified (Retirement IRA type) of annuities and at 70 ½ years old, they began in 2014. You see the government forces them to take distribution called, RMD, Required Minimum Distribution. Why? Well they want their tax that you haven't paid yet. So, they say that the annuity, is supposed to be for your retirement years, and you holding on to it too long. So, they force money out annually (they have a chart) yup they do...So, these QLAC's allow you to hold on to the money a bit longer. Of course, you always could Annuitize as mentioned in the last chapter and then once you do that there is no more RMD, because you then are taxed annually on the income you now have.

Now the QLAC can be purchased at any age and defers income up to age 85. You do have access to the funds and can avoid the RMD (See I told you it could get confusing) but it is limited. So, an Agent can help you here, especially if you don't think you will need the funds until much later in life. The Treasury Department and the IRS have endorsed these types of annuities and have made them more accessible to 401(k) Plans

Indexed Annuities

Now were talking, these are the most popular today and the very safest growth oriented plans around. Also known as, Fixed Index Annuities, it all depends on the company. I wish they had these 25 years ago, even my retirement would have been better. These annuities have great options and riders, but also give you safety and no potential for market losses. These annuities have caps and participation rates. To avoid the confusion, I will say there are controlled levels of **the most** interest you can make, based on the Index you choose. Some annuities have no interest cap (limitation) for high limit on interest, and, some have tight interest caps on limits. There are hundreds of types of annuities from hundreds of companies. But most let you choose the account. Yes, you can choose the index, IE: Standard &Poors, Morningstar and many others. You see there is no money directly invested in a stock account itself, like the Variables (mostly

Mutual funds accounts) the Insurance company uses the index as a reference to credit your account, BUT... **it can never go below zero**. So, if the market goes in the dumper and the indexes follow, **you lose nothing**. It stops at zero. So, you get credited on the **upswing**, when the index's rise. **Only gain, this protects your retirement from loss.**

Now there are many types and many benefits. Some of our carriers offer great bonuses that can be as high as 12-14% (at the current time of this writing) annually. This is called a **Roll-up**, and it is to be used for additional lifetime income. So, if you put \$100,000 in for deposit, and received 10%, or whatever they offer, for up to ten years. That could virtually double your money. That's \$10k a year for ten years. These accounts are marvelous and you really need to see an agent (Hopefully us) to explain, and teach the details. It is not complicated but needs thorough visual explanation. You have two accounts going for you, an index account, that you can't lose on (many have guarantees) and a roll-up account, for your future income. You make the choices to best suit you. Some even include another bonus for the first-year deposit. These annuities were developed so you would not ever lose. The market negative swings **will not** negatively affect your

income. They are taking the country by storm and Billions of dollars' worth of these types of annuities, have been obtained by the public, don't miss out on yours. In time coming all those people will be safe in retirement or just in gain. Once the contract is written it is locked in, and the government cannot change it. So, learn as soon as you can. And they contain no Carbs, or glute, no calories..... Sorry had to say that, it's a sign of the times.

Annuity Taxation



Now the taxation on the annuity is thus. If you paid tax on this money before, like your savings, you would only pay tax on the bonuses or interest credited by the insurance company. If you have never paid tax on the money, like your IRA, and the 400 series (Qualified) plans mentioned earlier, then you will be taxed on it all, as it is distributed. However, some annuities give you the option of choosing the amount of interest relative to the principle, so upon distribution, you can delay full taxation until later years

and take your money in the amount you wish. Or you can choose the amount (Percentage/Ratio) of taxable money to your own money. Pretty good plan! So, let's say when I received distribution and I wanted to have only 50% of my income taxed, that is a choice for me, then make up for it in later years. Where else can you get this choice?

Insurance companies finally got legal permission from the government to market these great annuities. They have been available for about 12-15 years now, but its seems to be the biggest secret of all. Great Riders, Bonuses, Options and high interest rates. Here is what it could look like, with the type of annuity available today. This account pays a 10% annual roll-up for ten years. That's 10% on your initial deposit to be used for you retirement distribution for your lifetime...Nice bonus heh?

Today	10 years from now (if you decide to retire)
A Input \$100k	\$200k to be annuitized for your lifetime,(Roll up Bonus)
B Input \$100k	\$196,715 Indexed Account... (at7% growth as the S&P history)

Plus, a 6-9% first year bonus...not shown in above. (I chose this by one carrier)

A = lifetime payout money

B = Estimation of growth if taken out in one lump.

Now, this is just a quick reference, each company creates an illustration with the details of the above reference in acute format. Illustrations are very helpful, and a necessary part of the Annuity package. However, you need a quick visual of how they work and this was it. The indexed annuities offer tremendous opportunity to overcome inflation and the tax consequences that are annually required in other accounts.

Example. You deposit \$100k and receive 10% roll-up bonus annually. The inflation is 2.5% and your tax is 35%, = 37.5% from the 10% gain) that leaves 62.5% for you and that is a \$6,200 pure gain potential for your future, after taxes for that year. Now compound it for ten years...Wow! here can you get that without RISK? Nowhere...so as you can see we believe in total security, safety, and zero potential for loss, with our clients. We have the convenience of working with over 45 healthy insurance companies. We only scrutinized and chose the best for you, there are over 800 Insurance companies. This is a bonus for our clients, why. Our Agents shop for you, our Agents will find the right recipe ingredients for your retirement pie, for your American dream. We are not stuck with one company, with one set of products, with one

ideology, with one board of directors that dictate their one policy. We look at many. A few may be the perfect choice for you... We need to learn your dreams, hopes, and needs for your future and we go shopping for you, with those thoughts in mind. Timing is essential, when you start is very important, but even late in life you can prepare with a short-term Annuity to assist your future needs. Don't second guess things based on what you feel you know. We know you a smart person or you would have not contacted us but, always check with our experts. **You will earn strong protected returns.**



We have dozens and dozens of the best and safest Insurance companies to shop from. Less than 1.5% of the agents in the country have this fabulous power, to be able to do the footwork for

you, to be able to shop knowing your personal needs, your goals, and your dreams. Don't let one company dictate what they have, to you.

Shop my friend shop... but with knowledgeable talented people guiding you, looking out for you, and your best interest. You see what they live on is your success so that you recommend others to become part of our client family. If you're going to buy the Ferrari of retirement products for your future, you don't take a bicycle mechanic with you, you take the Ferrari Mechanic... You got it.

When you shop for other things, I'm sure you really shop and check things out, especially for the major items in your life. Why not shop for your retirement plan the same way? That is what we do. No client has lost a single penny with our recommendations, or our, philosophy...Safety first. Ok let's move on, almost done.

Options and Riders

Oooh, your gonna love these. Options and riders are your control mechanisms. They give you total control over things like. Death benefit distribution, Roll-up bonuses, roll it over again, for a new annuity, take the money and run, guarantees for period certain, that means that if you decide to take you annuity over your life,

but think you could possibly leave us early, this option says how the unused balance will be treated, to your heirs, (good stuff). Options are your flexibility, many have a cost, but they are very, very low. Most less than a point. But they add so much more to the pie, (Your Pie).

Since each company has their own perspective on the annuity components I could go on and on, so...Again an agent can help you. Remember an annuity is designed as a long-term investment and should be looked at as such. But you can take the money at the end of the maturity date in one lump if you choose to do so. If you are a senior, double check the time to maturity of the annuity so it is available when needed and not tied up when you need access. Annuity penalties are under control now (wish they would do something about the bank CD penalties) and most states have a handle on any abuse out there. Good for you States...So, a good, safe, qualified Agent, will only guide you to a safe port in the confusing storm of the annuity world.

Annuities have penalties to take money out. They are **not checking accounts**. The insurance company literally holds your money. They need to have the time to increase their profits to give you the bonuses and roll-ups, and options you want. Time is

the answer here. No money in and money out routine. Put it in and be patient, wait for it to percolate, after all it is your guaranteed future.

Many have options to take distributions without the penalty, up to certain amounts, usually 10% per year without penalty. Some will allow compounding of the 10% annually, so in year three (If you need some cash) you can take out 30% without penalty. But there are not many of this type, just a few companies. But many will be doing so soon.

wouldn't you like to have total control of your annuity shopping? And from many indexes, for your financial gain? Yes. Again, an Agent (one not limited to one company) can define them for you, and show you the most popular to the most foreign. An Agent will show you the qualities of the choices and how they can benefit based on their prior performances. So, choose an Independent Marketing Organization with Agents that can shop among dozens of companies to you get the best bang for your buck. One Agent, one company, does not cut it anymore. You lost control that way. So, in Conclusion folds...Annuities are good. But only if you know enough about them to ask great questions and I'm going to supply

you with those questions. You have options in life guys, you can roll along with the status quo, or make your own way, you can treat your life savings like gold, or throw it away on a gamble, in the Stock Market. Remember doing something can cost you, and doing nothing can cost more. Look before you leap, and use someone else's experience, training and flexibility, to learn.

After all this is America, we can choose to be what we want. Well sort of. Taxes are inevitable, inflation is inevitable, and aging is inevitable. Go for it Kids...Get smart, get safe and get satisfied...



Questions for your Agent and your Safety

I am getting to the right questions to ask your new perspective Agent or your existing Agent. BTW (as the kids say) If you have an existing agent, and you have a nest egg and you have not been told about these solid opportunities, by your agent, then you really don't have an agent. If I were you I would be upset at that. Time flies by so quickly for you not to be continually informed. If your life were the span of one day, then your youth was breakfast, and your financially formative years are lunch, and during these years you better prepare for dinner, because that's distribution time. There are only about three stages of your financial life (If taught properly) The three stages of financial life are: the **Accumulation** stage. That's during your financially formative years, where you gather assets, like your house, some minor investments, any asset you begin for growth. At this stage, you can take some risk, because you have time to regain your losses, and you will have them. Let's say from 25-45 (approx.) Then there is the **Conservation** stage. That is where you have your total assets working for you. This stage begins the security mindedness. Stop the risk and begin the security, safety and growth only. About 45-65 (approx.) Why, because the final stage, the **Distribution** stage

is coming up and you need all your savings, all your assets to work, for you. You need to live on what you preserved for ever. Take no more risk in the conservation stage and you will have a distribution stage. Otherwise... trouble in river city... up a creek with a paddle, you know them all... it's just trouble. **Would you like to super-size that?** Not what you want to be saying in the future. Sorry guys reality is reality and I'm blunt, direct and honest... And so are my Agents. OK, read below.... again, BTW, these questions can be used for a variety of plans...

Reference first...

<u>Accumulation</u>	<u>Conservation</u>	<u>Distribution</u>
<i>Gather assets</i>	<i>Preserve assets</i>	<i>enjoy assets</i>
25-45	45-65	Retirement
Risk OK	Stop all Risk	Enjoy Life
	Regain losses	stop losses

Reference

Indexed Annuity mentioned earlier

Pros

and

Cons

No Stock Market Losses
Indexed Market Gains
Lifetime Payout you cannot outlive
Tax Deferred Growth (Triple edge)
Choice of distribution (One lump or life)
Annual Access options (usually 10%) no penalty
Roll-up bonus
First year Bonus
Great Rider options
You may have as many as you wish
Roll it over again if you wish
Death Benefit control
Qualified or non-qualified choices

Penalty for early withdrawals. Penalties usually on a sliding scale down to zero. Remember, it is not a checking account.

Government Penalty tax of 10% if you withdraw monies and are under 59½.

Option rule 71(t) give you permission under certain circumstances, to avoid additional tax.

Always check with Agent for details of each Annuity

For any Investment (Annuities Included) that are qualified accounts

That is an IRA, 4019k0,4039b0,457, any 400 series these are accounts that grew tax deferred and when you become 70 1/2 years of age the government forces you to take out a RMD required Minimum Distribution, they want tax. So, the below chart will give you the amount that is a must for taxation. There are concepts that allow you to do a variety of things with the money besides spend it, an Agent can show you this. Just divide the dollar amount in the account by the formula divisor and you will have the minimum distribution. Your accountant can help here also. Required Minimum Distribution Chart for 2017...

Age	Distribution Period	Age	Distribution Period	Age	Distribution Period	Age	Distribution Period
70	27.4	82	17.1	94	9.1	106	4.2
71	26.5	83	16.3	95	8.6	107	3.9
72	25.6	84	15.5	96	8.1	108	3.7
73	24.7	85	14.8	97	7.6	109	3.4
74	23.8	86	14.1	98	7.1	110	3.1
75	22.9	87	13.4	99	6.7	111	2.9
76	22.0	88	12.7	100	6.3	112	2.6
77	21.2	89	12.0	101	5.9	113	2.4
78	20.3	90	11.4	102	5.5	114	2.1
79	19.5	91	10.8	103	5.2	115 and over	1.9
80	18.7	92	10.2	104	4.9		
81	17.9	93	9.6	105	4.5		

IE: You have \$100k in your account, at 70 1/2 you must distribute. \$100 Divided by 27.4 = \$3,650... Then the next year do it again with the next age and the balance in the account.

Your cross off list...

If your income were strongly diminished due to Market losses, or poor advice, OR DOING NOTHING... what would you cross off your list at retirement? ... check out the list. There is no specific order.

Cross off, what would you live without.

- MORTGAGE, Insurance, Taxes
- FOOD
- CLOTHES
- BILLS, credit cards,
- UTILITIES
- CAR, Insurance, fuel, repairs, tires Etc.
- LIVING EXPENSES, cell costs, internet. TV,
- HOLIDAYS
- FAMILY, other costs to provide for them
- HEALTH ISSUES, additional needs, Long Term Care, Nursing home Etc.
- TRAVEL, anywhere, airplane to family, taxi,
- MEDICAL, Dental, health, Rx, glasses, contact lenses Etc.
- FUN???
- Anything else?

You can have it all if you plan quickly and properly. Get an Insurance company, to supply you with more income, guaranteed through an annuity.

Questions to ask my agent...

The sweet Sixteen

1. Is there any possibility that I can lose money in this Plan?
2. What is the Rating of this company?
3. Please disclose all the fees associated with this plan.
4. Will it beat inflation as time moves on?
5. Can I get more income by laddering my annuities?
6. What are my choices for distribution?
7. How do I pay the taxes on the gain at distribution time?
8. Can you shop with dozens of companies to best suit my needs?
9. Can I have access to some of my money, if an emergency arises?
10. What are the penalties?
11. What are the Riders and options?
12. What could the potential payout be?
13. If I Pass away what will happen to my money?
14. Will I ever have to pay more to keep this plan alive?
15. How does a Roll-up work?
16. Can I really get up to 30% more future income?

OK that'll give you an intelligent edge and you will know more than ever.

Personal Assessment Questions

Now you may need to review the below questions, that are designed to help you personally establish a position of understanding, about your potential investment... Give it a go Friend...the answers are within YOU....

1. If I made it to 85 years old, would I have depleted all I have?
2. Do I think inflation is;
 - a...1. Under control?
 - b...Dormant but will increase again?
3. Do I prefer a product with Tax advantage?
4. Am I taking any losses now, or could it happen soon?
5. Am I happy with my current advisor, or do I need a fresh perspective?
6. Can my current Insurance Person work with many companies for me?
7. Do I think the Social Security system will be there for me?
8. Do I think Income taxes are going to...be lowered forever, Stay the same, or increase?
9. Can I access my money if my health changes and I need liquidity?
10. The best route to my dreams is risk, or is it safety?
11. I feel comfortable getting professional advice with no pressure, I love to learn. I will contact CEO Annuities tomorrow... Sorry a bit of a commercial here.

Remember if you think Education is expensive ...Try Ignorance.



You are your own keeper, you are your own strength, see it and you will have it, dream it and you will enjoy it. and if you do these things you will automatically seek security and financial growth with your funds We are just the conduit, just the vehicle... You are the drive, you are the champion of your future. Send you money there now. When you get there, it will greet you with support, strength and comfort.... You are the CEO of your future.

Be Smart, Be Safe, Be Well.

Blessing, and thanks for listening to my opinions, BTW they are real, because they are based on real life, in the real world, of experience, and seeing things that could have been better, for people, if had they only had known, listened better..... or been shown, the light...



Control

Education

Options

Where we make you the CEO of your Retirement. ASAP

With your savings...

Gambling Bad... Annuity Good... Safety Smart... Comfort Nice... You've got the picture... see you soon... ***CEOgroupUSA.com***

An Investment in Knowledge pays the best interest

Benjamin Franklin

But only when you act on that knowledge, especially if there are guarantees...

F Maranzino

I never attempt to make money in the stock market. I buy on the assumption that they could close the market the next day, and not open it for ten years.

Warren Buffet.

BTW, Warren owns tons of annuities



Frank Maranzino, FICF, CSA, MGA.... CNFC Emeritus