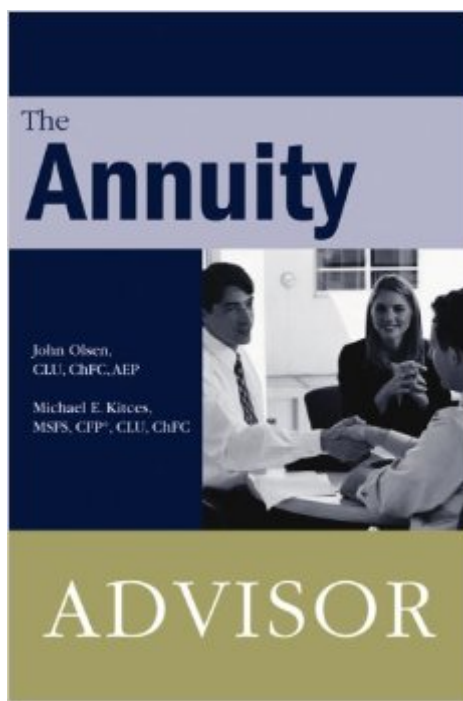


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# The Annuity Advisor



## Synopsis

The Annuity Advisor, everything you need to know about Annuities!!

## Book Information

Paperback: 225 pages

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## Customer Reviews

Highly Recommended, but even that doesn't do appropriate justice to this work. John Olsen and Michael Kitces, both of whom are nationally known and held in the highest regard by many top attorneys and planners, combine and conspire to directly address the tough issues regarding annuities, i.e., tax considerations, commissions and their effect on performance, complex contracts, pressure by insurance companies to sell in unsuitable situations, and more optional provisions than the mind can grasp. This book takes on these issues and sorts out the reality from the hype by honestly and objectively examining the good and bad of all major types of commercial annuities, from fixed to variable to equity indexed, as well as trust structures involving annuities and the tough section 72(s) issues. The book also includes such useful things as the actuarial tables for taxing annuities, exclusion ratio calculations, and the most pertinent Internal Revenue Code Sections. If this is not the quintessential commercial annuity desk book for planners, then I don't know what is or what ever will be. -- Jay Adkisson

FINALLY a book that explains what every financial professional, attorney and CPA should know (but doesn't) PRIOR to recommending the purchase of an annuity contract. "The Annuity Advisor" explains the finer points of annuity taxation during the owner's life and at death, trust owned contracts and the importance of a properly structured annuity contract. The chapters that relate to

the functionality of an annuity contract and their correlation to the Internal Revenue Code alone are worth the price of the book. The authors are very factual and objective about the pros and cons of using an annuity. I work in an advanced planning department that supports an annuity business and this book finally made everything I had previously read "click". The comments made by another reviewer don't make any sense and make me wonder whether they actually read the book?? This book is a valuable resource for anyone in the industry who needs to understand how annuities can be used as financial planning tools (and not necessarily the panacea other "experts" claim them to be). This book is the only one out there that explains clearly the relationship between the annuity as an investment, contract structure and the Internal Revenue Code.

This book contains everything you need to know about annuities, and then some. A lot of explanation and analysis goes into "special cases" (what is the tax treatment of a variable annuity purchased in a 401K but transferred out of a 401K and paying a different person than the actual owner of the annuity? OK, that is not really in the book, but you get the idea). There is way more here than an individual investor needs to know, and the book is targeted to financial advisors, so I guess that is reasonable. Anyway, this is a good resource if you really want to know a lot about annuities, but if it had been written with a couple of introductory chapters just reviewing what 99% of the investing public need to know, it would have been more useful (to me, at least).

John Olsen and Michael Kitces's 'The Annuity Advisor' has just the right size, depth and scope to be an invaluable resource to the Producer in today's annuity market, and yet be readable and understandable for the consumer or purchaser who has an interest in understanding the inner workings and values offered by annuity products. I have given copies to buyers of annuities in excess of \$500,000 where I want to be sure that they have ready access to answers to questions and a full product understanding. I've given it or referenced it in competitive situations where I saw critical details needed to assure full disclosure. Overall, the greatest asset is the objectivity of the work; it neither promotes nor denegrates any annuity design. It simply seeks to fully inform. Often, that's what our clients need most since a "best solution" is more than just a "great idea." 'The Annuity Advisor' will allow you to raise the suitability standard to a higher level to both your and your client's benefit.

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