

ANNUITIES

Helping you say
goodbye.



ONE DAY
IN JULY

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Annuities

Annuities are high fee products relative to index funds, may be difficult to exit, are often misunderstood by customers, and can be complex from a tax perspective.¹ They present their current value in ways that even their owners often cannot understand.

The commissioned salespeople who sell annuities may fail to mention that there are better, cheaper, safer ways to accomplish certainty, without the lock-ins. They may also fail to mention that the opportunity cost of capital should be considered when deciding whether to purchase one.

In our view, the real winners in annuities are the salespeople.

We strongly recommend, if you own an annuity, to have us review it for you, do an opportunity cost comparison, and help you craft an exit plan.

[1] Annuity.org Annuity Fees and Commissions.

www.onedayinjuly.com