
WHY THE RIGHT ANNUITIES ARE GOOD INVESTMENTS FOR SENIORS



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Many articles have been written about why seniors should not own annuities. Those articles are only partially correct. There are a few annuities that ARE good investments for seniors. They do not contain high annual fees, will not lose money and they grow every year even in down markets. Some even guaranty a set rate for a specified time, just like a bank CD or IRA. This type of annuity can be an excellent investment for seniors looking for higher interest rates than banks offer.

They offer tax shelters, more liquidity than a CD, avoid probate, compound interest, and can never lose the annual gains. There are no surrender charges upon death. It's a great way to transfer more wealth to heirs. However: Just like there are bad stocks, bonds and mutual funds, there are bad annuities. But there are many good ones. Some of the inferior annuities are offered by very well known insurance companies.

One big mistake seniors make when investing in an annuity is investing because they feel secure because of the name of the insurance company or bank. They don't understand what they own, but feel safe. Of course, you need a financially strong company, but you also need a good annuity, too. An independent consultant or advisor with integrity can screen these for you and recommend the best one for your situation. And he or she can tell you if it is not good and why.

- An annuity portfolio provides seniors with a special peace of mind. It provides substantial guaranteed growth without generating annual 1099s. Each year the growth of annuities is credited, locked in, and protected by the legal reserve system of America's Insurance companies.
- Unlike variable annuities, a better type of annuity bears no administrative fees, no annual maintenance fees, no upkeep expenses, no buy or sell expenses, no management of assets, no people to manage assets.
- An annuity is protected for you, your spouse, children and grandchildren from bankruptcy, creditor's claims and lawsuits that may arise in your estate when you are no longer there to defend it.

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- Unlike the stock market, you do not have to worry about which way the market is moving. You do not have to know when to cash out for a gain, nor do you have to know when to sell and cut losses. You have a no-loss guarantee. Your principal is protected.
 - Insurance companies have the legally required reserves and the financial strength to provide the ironclad guarantees of annuities. You may find that there are more safeguards in place than you have with a CD.

You too can have that special peace of mind . . . with the right annuities. If you have an annuity that you are unhappy with or would like to know exactly how yours works, whether it is good and safe or bad and risky, call Lifeguard Financial at 1-440-942-1936 today.

If it is one of the bad ones, wouldn't you want to know now? Make it a point to call us at 440-942-1936 now with your annuity company's name. We'll give you the facts.
