



Annuity Awareness

“Informed Decisions promote Peace of Mind”

Experience teaches us the wisdom to see the end from the beginning. More easily said than done! And yet a heightened *awareness of our actions before* we commit ourselves will bless our lives with more pertinent information and reality of known facts that can help you ‘Design Your Financial Life at It’s Best.

Because of all this, I have assemble a partial list of essential questions and considerations that must be taken into account, at a minimum, before you buy. Please honor yourself by being informed at the beginning.

**You must know the answers to ‘*key questions*’
BEFORE buy an annuity.**

- 1. Know what types of annuities are available to you. Fixed and Variable annuities are very different!**
- 2. Is my principal ever at RISK? Can it be Safe from Market-Loss?**
- 3. What is the rating of the Insurance Co. backing my annuity?
(A+, AA, Superior, BB, etc.)**
- 4. Has this Insurance Co. been in business for 100 years?**
- 5. What are my INCOME options? Can I have Guaranteed Income for Life?**
- 6. Is the proposed Annuity ‘suitable’ for me under my circumstances?**

7. **How can I have access to my money without surrender charge?**
8. **Can I allocate money to fixed and/or indexed accounts to get the highest possible interest rate?**
9. **If I roll over my IRA or retirement account into a fixed annuity can I have guaranteed protection of principal with guaranteed interest rate yields?**
10. **What surrender charges will apply to my Beneficiaries at my death?**
11. **Can I maximize the amount of money given to children, church, or Charity?**
12. **Can I tie in an annuity with my Life Insurance program?**
13. **What are the annuity payment options for Beneficiaries at my death?**
14. **Have I consulted with my CPA about tax consequences?**
15. **Will an annuity give me more Peace of Mind? ☺**

Readers are cautioned to consult a qualified advisor of their own selection with respect to any particular situation and anything contained herein. The author is not a CPA or attorney. This material is informational in nature and should not be interpreted as tax advice by the reader.

**Additional published articles by Gordon Corwin are available on this web site, including “IS YOUR 401-K SHRINKING OR SINKING”, “Can I Save My 401-k”, AND OTHERS.
May you always have good fortune. ☺**

Gordon Corwin is a graduate of U.C. Berkeley school of business, a published author, investor, and financial planner. Gordon is a licensed CA Insurance Life and Health Agent, (Lic. 0F20234) as well as an experienced real estate broker in San Diego County. He brings over 25 years of business and investment experience, specializing in helping investors 40 to 80 years of age with retirement protection, along with 401-k Rollover and IRA protection strategies. Life Insurance services are also offered as part of Financial Planning.

Corwin Asset Management

“Helping You Design Your financial Future at it’s Best”

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FILL IN THE FORM, AND THEN HIT

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