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Tax Deferred Annuities
(1 Hour; 28 Pages of Text)

1) Introduction

2) What is an Annuity?
   a) Annuitant
   b) Beneficiary
   c) Accumulation period.
3) What are the common characteristics of all annuities?
   a) Variable annuities
   b) Tax-deferral
   c) Withdrawals
   d) Asset protection
   e) 1035 exchanges
   f) Investment protection
   g) Payment options
   h) Death benefits
   i) Surrender charges
   j) Market Value Adjustment
   k) Penalties

4) General Feature & Benefits of Annuities
   a) Borrowing from an annuity
   b) Bonus premiums
   c) Penalty free withdrawals
   d) Spousal option
   e) Annuitization
   f) Taxation
   g) Sales Loads
   h) Aggregation rule
   i) Minimums and maximum premiums

5) What are the Different Classifications of Annuities?
   a) Variable annuities
   b) Fixed annuities
   c) Single premium immediate annuity
   d) Single premium deferred annuity
   e) Tax shelter annuities

6) The Single Premium Immediate Annuity ("SPIA")

7) Traditional Fixed Annuities

8) Index Linked Fixed Annuities ("FIA")

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a) Crediting methods
b) Participation rate
c) **Guaranteed income riders**

9) Total Return Fixed Annuities

10) Variable Annuities

11) Two-Tier Annuities

12) Who are the most likely candidates for annuities?

13) If clients only knew

14) Summary

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