

Why You Should Talk With us About Annuities

Does this sound familiar?

A person has worked hard, saved, invested and is now set up for a comfortable retirement, and they're confident that there will be an estate left to their children after they die. However, they have a nagging thought that their heirs are not going to be able to manage properly the assets that are left to them.

Most people in these circumstances use the services of an investment advisor to manage the money, which is usually a fine idea...but it does have risks. After all, even the best investment advisor can make mistakes. Also, as your heirs go through life, their inheritance can be encumbered by claims from creditors and ex-spouses.

One remedy that is often overlooked is a product that has been a staple of the insurance world for decades – the fully guaranteed immediate annuity. It is literally the only product that you can buy with a single payment and that will provide your heirs with an absolutely guaranteed lifetime income. They can get a check each month made payable to them, so no matter what troubles may befall them the income will continue, every month, just like clockwork. You can even buy the annuity now and have the income start upon your death.

If you would like to consider an annuity for at least a part of your estate, give us a call and we can explore the options with you.