



## Why Variable Annuities Don't Work The Way You Think

Jeffrey D. Voudrie

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Annuity salespeople certainly know how to deliver a persuasive sales pitch. But this report is designed to give you the other side of the variable annuity story. Our viewpoint is unique and quite frankly, goes against the industry grain. Granted, many respected advisors firmly believe that variable annuities are good for consumers. But our opinion is quite different. In the end, only you can decide what is best for your situation. But if you don't know all the facts, how can you make an informed decision? I'm going to give you facts you can't readily find anywhere else, certainly not from the advisors that sell variable annuities. Once you've read this book, you will no longer be an easy mark for commission-hungry advisors. And you will discover better ways to invest that will put you in control of your financial future and get you ahead of the game in the long haul. Let me tell you right up-front that this book is biased. I am not trying to present a balanced discussion of the advantages and disadvantages of variable annuities. My purpose in this book is to provide a contra-argument to the presentations you've likely already heard for these products by the financial services industry. I'll be frank. I'm not going to pull my punches. IF you choose to buy a variable annuity you should do so knowing all of the facts and, more importantly, the implications of those facts. I do not like variable annuities and have not recommended them to a client for years. In this book, I will go into great detail explaining: 1. What is a Variable Annuity 2. How You Think They Work, How They Really Work 3. Hidden Costs, Hidden Dangers 4. Alternatives and Better Choices From start to finish, you should be able to digest the following information in an hour or less. Congratulations on taking the first step to protecting your retirement lifestyle: research and education. Contrary to what some other advisors might believe, an informed investor is in the best interest of everyone. Jeffrey D. Voudrie, CFP ® P.S. One of the most highly touted benefits of variable annuities these days is the Living Benefit Rider that guarantees a lifetime income stream. These are often accompanied by a provision that most investors believe guarantees they will earn at least 6% or 7%. If you have been pitched a variable annuity and are particularly attracted to it because of this benefit then you can skip straight to my discussion of it on page 8. You'll quickly learn that the way you think it works may be considerably different from the way it actually does.

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