



INVESTMENT ADVISORY SERVICES  
CREATING AND PRESERVING WEALTH

## Better Understanding Annuities

Whether you are currently our client, or simply appreciate free advice, we invite you to become a more educated investor.

Many investors, especially those with substantial portfolios, are turning to annuities. The initial attraction is rational, as they are being marketed as “guaranteed”, while offering dependable and predictable returns. Recent market volatility left them seeming even more appealing, as investors suffered through the bear market of 2008 and a long and difficult recession, which came on the heels of a real estate crash.

Unfortunately, the common problem with annuities, is what buyers are not told, or don’t understand, about annuities. A *free consultation* with our team at M. Brown & Associates includes our straightforward explanation and complete transparency, to help you to “look before you leap”. The knowledge you gain, may lead to avoiding a regrettable investment, which can be difficult to reverse.

Points we will cover:

- Advantages and disadvantages of each annuity type
- Annuity-driven versus Owner-driven annuities
- Complexities of annuities and their working parts
- Guaranteed income riders and withdrawal riders
- Death benefit options
- How to title an annuity and determine the beneficiary
- Questions to ask the annuity agent, to properly evaluate the annuity **before** purchasing, to ensure their product is appropriate for your goals
- Implications you must consider about the annuity before you purchase;  
Inflation Risk, Tax implications, Estate planning considerations, Mortality & expense charges, fund charges, rider charges

***Please understand that many financial advisers are promoting the benefits of annuities, as a safe and dependable income stream. There are annuities that can offer that, but there are significant costs and trade-offs to receive that guarantee. Our meetings are designed to help you, as an investor, understand the total annuity picture and make an informed decision. It is best to recognize this before you take any action, which can affect your taxes, your estate, or even your complete economic future.***

Please call us at (630) 637-8600, or email [mark.brown@mbrownltd.com](mailto:mark.brown@mbrownltd.com) to set up your meeting. We look forward to helping you make a truly informed decision.

Sincerely,

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President

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