

ARTICLE: "5 ways to keep your cool in a scary market"  
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ORIGINAL ARTICLE CAN BE FOUND AT:  
[http://money.cnn.com/2010/07/22/pf/market\\_volatility.moneymag/](http://money.cnn.com/2010/07/22/pf/market_volatility.moneymag/)

Ms. Jane Revell,

Apparently the only way to keep cool in a scary market is not to read CNN Money. Janice Revell, you know NOTHING about indexed annuities! Your statement "the only real guarantee is that you'll pay hefty fees to invest in them -- often topping 2% for the funds and averaging 2.5% for the annuities" is absolutely false. As the foremost authority in the indexed annuity market, I can assure you that indexed annuities have no fees and they are rich in guarantees. These products have a guaranteed annual return of no less than zero, a guaranteed minimum surrender value, and guaranteed income that you cannot outlive.

What is more scary is that you are comparing a "safe money place" such as an indexed annuity to "risk money places" such as stocks and mutual funds. Indexed annuities are priced to return 1% - 2% greater interest than fixed money instruments such as fixed annuities and certificates of deposit (CDs). So, an indexed annuity sold today should outpace today's average fixed annuity rate of 3.70% by as much as 2%. Is there a potential for indexed annuities to earn double-digit returns? Yes, but it is not priced to consistently return gains in the double-digits. Some years the client will receive 0% interest, but what is most likely to happen is something in-between. It is dangerous to make statements about indexed annuities which compare them to securities, as they are not intended to compete with such risk-money products, much less the market itself.

If you should ever have a need for FACTUAL information about these products, please do not hesitate to contact me. Thanks.

*Sheryl J. Moore*

**President and CEO**

AnnuitySpecs.com

LifeSpecs.com

IndexedAnnuityNerd.com

Advantage Group Associates, Inc.

(515) 262-2623 office

(515) 313-5799 cell

(515) 266-4689 fax