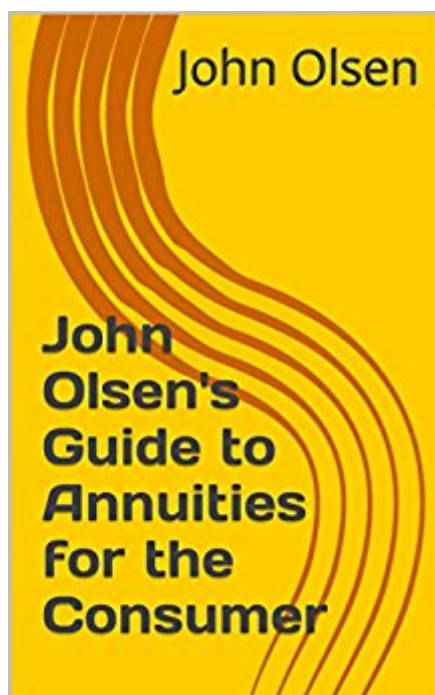


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John Olsen's Guide To Annuities For The Consumer: 2nd Revised Edition



Synopsis

A plain-English, no-bull guide to annuities - how they work, when they make sense, when they don't
- from a nationally-recognized annuity expert.

Book Information

File Size: 1171 KB

Print Length: 129 pages

Page Numbers Source ISBN: 1521379599

Publisher: Olsen & Marrion, LLC; 1 edition (August 23, 2015)

Publication Date: August 23, 2015

Sold by: Amazon Digital Services LLC

Language: English

ASIN: B014DW6R34

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Enabled

Enhanced Typesetting: Enabled

Best Sellers Rank: #201,537 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #11

in Kindle Store > Kindle eBooks > Business & Money > Industries > Insurance > Life #28

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Customer Reviews

John Olsen is one of the few folks outside the annuity companies who really understand annuity products and how they actually work, and this book gives readers keen insight into the various provisions of annuity contracts and tax issues involving annuities that even most agents don't understand. Which is to say that this book is an excellent training guide for agents, in addition to being the "must have" guide for those who place their money into an annuity product.

No one else can explain this subject with such clarity

For around 18 years, I've been impressed seeing John Olsen's responses to questions raised by professional financial planners regarding retirement plans and

options. I have been using in a Master's level course that I teach the book, *Advisor's Guide to Annuities*, that John wrote with Michael Kitces, and have been pleased with the way students use the book in their final paper. The *Guide to Annuities for Consumers* provides a very comprehensive discussion of annuities, but presents the information so that consumers will be able to better understand the pros and cons of annuities. He also addresses common criticisms of annuities. As example, he provides an excellent response to the statement that "Putting an annuity in an IRA 'wastes' the tax deferral of the annuity." I am particularly pleased with questions that he suggests the consumer ask the person selling an annuity, and the types of statements or promises that should lead the consumer to talk to someone else. Any consumer that is interested in purchasing an annuity should find the *Guide to Annuities for Consumers* extremely beneficial.

Sam Van Why, CLU, ChFC, Professor at College for Financial Planning

I can count on one hand how many people that are relevant commentators in the world of annuities. John Olsen is on that list. John's new book "*John Olsen's Guide to Annuities for the Consumer*" is a breath of fresh air in the unregulated sales environment that continues to cloud the annuity industry. Not only is this a must read for anyone considering the purchase of an annuity, but should also be read by everyone who already owns a policy. In addition, annuity agents and anyone that sells annuities should be required to read it. John Olsen is a asset to the annuity industry, and I wish he was CEO of the entire industry. John is a straight shooter, and is driven to provide clear and factual information to the consumer. If there was an Annuity Mt. Rushmore, John Olsen's face would be there. Buy this book. Read this book. Use this book to ask questions to an agent trying to sell you their 'perfect product.' Educate yourself on how annuities work, and if they are appropriate for your situation. This book is a must have.

When it comes to annuities, John is among the most knowledgeable in the country. John takes complicated material and makes it easy to understand. All of John's books should be considered an important read for financial advisors and consumers would be well served to read before they buy. This is a fantastic annuity resource.

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