

Understanding How Different Types of Annuities Work

Wade Pfau, Ph.D., CFA, RICP



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About our speaker:

Wade D. Pfau, Ph.D., CFA, RICP, is the program director of the Retirement Income Certified Professional designation and a Professor of Retirement Income at The

American College of Financial Services in King of Prussia, PA. As well, he is a Principal and Director for McLean Asset Management.

He holds a doctorate in economics from Princeton University and has published more than sixty peer-reviewed research articles in a wide variety of academic and practitioner journals. He hosts the Retirement Researcher website, and is a contributor to Forbes, Advisor Perspectives, Journal of Financial Planning, and an Expert Panelist for the Wall Street Journal.

1 Hour Key Session Topics:

1. Distinguish between major annuities categories such as variable or fixed, immediate or deferred
2. Understand mechanics for how downside protection, upside potential, and liquidity features work for different annuity types
3. Appreciate the risk pooling insurance aspect provided by annuitization or by guaranteed distributions through an optional guaranteed lifetime withdrawal benefit.



Content Overview:

Annuities with lifetime income provisions offer risk pooling, which tends to be under appreciated as a unique source of returns that is unavailable for an investment portfolio.

But there are many types of annuities in the marketplace and understanding how they work can be complex.

This presentation seeks to provide a better understanding about different types of annuities, including income annuities such as single-premium immediate annuities, deferred variable annuities, and fixed index annuities. For the latter two, we will focus on how they provide exposure to market upside and on how optional guaranteed lifetime withdrawal benefit riders can support lifetime spending.

When and Where?

Date: Tuesday, May 18th

Time: 11:00 am - 12:00 pm PDT
2:00 pm - 3:00 pm EDT

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