

Tax Deferred Annuities **(1 Hour; 28 Pages of Text)**

- 1) Introduction
- 2) What is an Annuity?
 - a) Annuitant
 - b) Beneficiary
 - c) Accumulation period.
- 3) What are the common characteristics of all annuities?
 - a) Variable annuities
 - b) Tax-deferral
 - c) Withdrawals
 - d) Asset protection
 - e) 1035 exchanges
 - f) Investment protection
 - g) Payment options
 - h) Death benefits
 - i) Surrender charges
 - j) Market Value Adjustment
 - k) Penalties
- 4) General Feature & Benefits of Annuities
 - a) Borrowing from an annuity
 - b) Bonus premiums
 - c) Penalty free withdrawals
 - d) Spousal option
 - e) Annuitization
 - f) Taxation
 - g) Sales Loads
 - h) Aggregation rule
 - i) Minimums and maximum premiums
- 5) What are the Different Classifications of Annuities?
 - a) Variable annuities
 - b) Fixed annuities
 - c) Single premium immediate annuity
 - d) Single premium deferred annuity
 - e) Tax shelter annuities
- 6) The Single Premium Immediate Annuity (“SPIA”)
- 7) Traditional Fixed Annuities

Outline for the CWPP™ Certification Course

- 8) Index Linked Fixed Annuities (“EIA”)
 - a) Crediting methods
 - b) Participation rate
- 9) Total Return Fixed Annuities
- 10) Variable Annuities
- 11) Two-Tier Annuities
- 12) Who are the most likely candidates for annuities?
- 13) If clients only knew
- 14) Summary