

14 ANNUITY FACTS:

THAT YOU SHOULD KNOW



WWW.KENLAMANTIA.COM

WELCOME



Financial Advisor
Veteran
Cancer Survivor



Ken LaMantia

I have been in financial services for 25 years. I began my career on Wall Street in New York City in 1997. I have been an MDRT agent for many years. I am a published author and have written multiple tax strategies over my career.

I served in the United States Army Reserve for 17 years including multiple deployments.

I am a Free Mason and a Knight of Columbus. I served on the board of the Salvation Army and a local bank. I was an Investment Banker for two individual Investment Firms and helped fund multiple projects in the United States.

I served as the Chief Financial Officer and Compliance Officer for two publicly traded companies and one private equity group. I have trained over fifty insurance agents and fifty stockbrokers over my career. I currently manage over \$220 million dollars of client's assets.

My interests are now to help businesses and families financially protect and secure their future.



An annuity is a contract between the insurance company and an individual or entity.

Being a legal contract means that in 160 years the contract has never been pierced not by the courts or by any other legal authority that can access the funds inside an annuity.

That is why they are used in large endowments civil lawsuits and lotteries. That being said let's go over some of the attributes of fixed indexed annuities..



FACTS

01

Your premium is protected from market losses

02

They are unidirectional. They go up in value, gains are locked and you can't lose gains.

03

There are no fees unless you choose a rider, like an income rider where you get paid each month or year.

04

You can custom build your fixed annuity to suite your needs.

05

Fixed Indexed Annuities are creditor proof even from the IRS.

06

Fixed Indexed Annuities are divorce proof.

07

Fixed Indexed Annuities can be used as collateral.



08

They have numerous indexes available to increase the value which you can change.

09

You can have multiple beneficiaries both primary and contingent. Your wishes are fulfilled. Great for estate planning.

10

Multiple maturity date options 7, 8, 10, 12 & 14 year annuities. Choose what works for you.

11

A tax-qualified annuity can be put in your retirement account or a non-qualified tax account.

12

You can put your annuity in a trust or a will.

13

You can access your money at any time, though there may be limitations in your contract.

14

You can get required minimum distributions (RMD's) from your qualified annuity.

Conclusion and Next Steps

A fixed index annuities have all the upsides of investing in the market without any of the losses. They generally have no fees only rider charges only if you choose to purchase one.

There are no fees compared to managed money like mutual funds and individual stocks, not to mention brokers fees that charge 1% to 1.5% annually whether they make you money or not.

Plus, you always have access to your money. You are protected from lawsuits or any legal authorities and your annuity can be used as collateral.



I'm Ken LaMantia. I hope that the information in this document helped you become better informed about how annuities work and how they can protect you and your families wealth. I look forward to helping you with your financial needs.

LET'S TALK!

Ken@kenlamantia.com
www.kenlamantia.com