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Never Annuitize: What Your Agent Never Told You by John Radjenovich. By john radjenovich. October 8, 2015

Annuities: Why You Shouldn't Annuitize
Over 90% of all annuities are never annuitized. Generally, your variable annuity will continue to grow over time, but annuitization can be an attractive option if something terrible happens to the underlying

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sub-accounts to which the value of your annuity is linked. However, more common scenarios may also warrant consideration of annuitization.

Things you shouldn't say to a real estate agent when buying

In your initial search for a listing agent, you will have conversations with a wide variety of agents before you settle on the one that is best for you and your property. You'll chat about the market at local open houses, ask prospective agents to see comparative market analyses for your home,

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and maybe even chat with friends or relatives who have their real estate licenses.

What Does It Mean to Annuitize a Variable Annuity?

The number one thing you should never tell a real estate agent is your budget, or the highest you'll go. If a property is advertised as \$660,000 but you have a \$700,000 budget and make this information known to the agent, they'll know you have an extra \$40,000 to work with.

What Happens Once a Variable Annuity Is

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So your expected return is 4.6%, but your actual return may be more or less. That illustrates another reason that I don't think people should annuitize - all they are doing the first so many years is getting back THEIR money. Picture putting that same \$250,000 under your mattress. Then each month you reach in and pull out \$1468.

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