Rockland Estate Planning Day

1. Brief history of annuities
   1. Growth of individual annuity market
   2. Characteristics of annuity buyers
   3. Average cost of annuity contracts and riders
2. Types of Annuities
   1. Variable, Fixed, Equity Indexed, SPIAs, and Structured Settlements
      1. Hybrid contracts
         1. Deferred Annuities with LTC rider
         2. Contingent Deferred Annuities
         3. Qualified Longevity Annuity Contract (QLAC)
3. Use of Annuities
   1. Tax-deferral
   2. Guaranteed income
   3. Death benefit or legacy protection
4. Ownership of Annuities
   1. Individual
      1. Who should be the annuitant?
   2. Joint ownership
   3. Entity Owned (Corporation, Trust)
5. Use of Annuities in non-qualified and qualified accounts
   1. Non-qualified strategies
      1. Partial annuitization
      2. Partial 1035(a) exchanges
   2. Non-qualified annuity beneficiary options
      1. Non-qualified stretch options
      2. Post Death 1035 exchanges
   3. Qualified annuities (IRAs)
      1. Actuarial Value for RMDs
      2. Annuity Riders in IRAs
   4. Qualified annuity beneficiary options
      1. Outlined under IRC Section 401(a)(9)
6. Regulation 60 – Replacement of Annuity Contracts
7. Annuity Client Strategies
   1. Income strategies
      1. Partial annuitization
   2. Trust as owner of annuity contract
      1. 72(u) and tax-deferral
8. Future Regulation of Annuity and Investment Products
   1. Department of Labor Fiduciary Proposal
   2. New York City Comptroller Proposal