

# Lunch and Learn Topic: Annuities



*Helping Seniors Navigate Their Future*  
**Presents**



## Everything you need to know about Annuities - the good, the bad, and the ugly!

**When:** Wednesday, April 12, 2017  
from Noon to 2:00 p.m. - *Lunch is included!*

**Where:** Aging in Paradise Resource Center, 2nd floor  
Longboat Island Chapel, 6200 Gulf of Mexico Drive,  
Longboat Key, FL

**Presenters are:**

**Johanna Gustafsson**, *Wealth Management Advisor,  
First Vice President and Portfolio Advisor and  
Christopher Pinckney*, *Senior Financial Advisor  
with Merrill Lynch, The Gustafsson Pinckney Group  
in Sarasota*

**Cecilia Remy, CRPC**, *Director, Retirement Specialist  
Personal Wealth & Retirement*



**Annuities 101 - Types of Annuities**

Immediate Annuities, i.e. "self-funded pensions"  
Deferred Immediate Annuities  
Fixed and Fixed Indexed Annuities  
Variable Annuities

**Why and When Annuities are Appropriate in a Portfolio**

Tax Deferral  
Longevity Protection - Income you cannot outlive  
Death Benefit

**Cost of Annuities**

Internal & external fees  
Length of contracts and surrender charge schedules  
Advisor compensation

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first of AIPRC's NEW  
"Lunch & Learn" series.  
Hear from the experts  
on timely topics of interest  
that will make us all  
smarter!  
And lunch is included!

**Reservation required for lunch. Call Mary Ann at 941-383-6493.  
Fee for the class is \$10.00.**

For more information, contact Donna Dunio, Executive Director, Aging in Paradise Resource Center  
Phone: 941-383-6493, Email: [donnadunio@aginginparadise.org](mailto:donnadunio@aginginparadise.org) or go to [www.aginginparadise.org](http://www.aginginparadise.org)

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