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might pay you \$443  
per month (or \$5,316  
per year) for the rest  
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amounts to a 5.3% starting withdrawal rate. But your number may be different, depending on some of the options described below.

10 Things You Should  
Never Tell the Listing  
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Once you have  
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John Radjenovich gives you an inside look at the life insurance industry in his new book, *Never Annuitize*. Don't get suckered in by slick advertisements promoting insurance "professionals" and an industry out to get profit at the sake of yours.

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Annuitize: 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 sub-  
accounts to which

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the value of your annuity is linked.

However, more common scenarios may also warrant consideration of annuitization.

What Does It Mean to Annuitize a Variable Annuity?

The number one thing you should never tell a real

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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.

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Annuitize or Not  
Annuitize - Insurance

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since 1988 . I will be

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What Does It Mean to  
Annuitize? - The  
Balance

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

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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.

Career Solutions  
Workshop  
with all your  
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Things you shouldn't  
say to a real estate

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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

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see comparative  
market analyses for  
your home, and  
maybe even chat  
with friends or  
relatives who have  
their real estate  
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What Happens Once  
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