

## Too Good to be True?



Enjoy this week's holiday, and: THANKS FOR GIVING... your time, your [expertise](#) and your [dollars](#) to keep UP strong. So far this year we've sent you monthly money-saving tips and the straight scoop on [flood and car rental insurance](#), [employer-provided disability policies](#), [home air quality after a fire](#), car [crash claim](#) settlements, [long-term care](#), [health](#) and [renters insurance](#), and negotiating effectively by "[Speaking UP](#)." But we're not done yet.

Here's our November tip, and there's one more coming before we bid farewell to 2013:

Too Good to be True?

If you or someone you care about is thinking about buying a form of insurance called a Variable or Indexed Annuity to generate income, know this:

Their payout formulas are as complex and tenuous as their labels - the latest model being "[Contingent-Deferred](#)." They have long surrender penalty periods that often last beyond the policyholder's expected life. Companies that sell them use high sales commissions to lure agents to convince you to buy them. Translation: Buyer be very wary. [Ask an Expert](#) before buying one.

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