
Gray Zone Strategies

By Jim Otar *Tue, Oct 27, 2009*

"If you are in the gray zone, be very leery about any strategy that does not involve some form of annuities," Otar writes.

In Chapter 43 of "Unveiling the Retirement Myth," Otar explains his approach to helping clients in the "Gray Zone," who don't have enough assets to self-insure against the major retirement risks, but not so little savings that they must transfer all or most of their risk to insurance companies by buying life annuities.

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