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## Gray Zone Strategies

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By Jim Otar     *Tue, Oct 27, 2009*

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

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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.

[Gray Zone Strategies by Jim Otar](#)