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## Ten Reasons for RIAs to Sell No-Commission Annuities

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By No Author    *Thu, Sep 13, 2018*

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<b>Ten Reasons for RIAs to Recommend No-Commission Annuities</b>	
<b>Annuity purchase</b>	<b>Potential benefit</b>
1035 exchange from a high-fee to a low-fee variable annuity	Reduce fees
Investment-only variable annuities	Reduce taxes
Fixed and fixed indexed annuities	Reduce interest rate risk
Immediate and deferred income annuities	Reduce longevity risk
Life insurance	Transfer wealth tax-free
Income annuity as bequest vehicle	Avoid probate
Annuities as charitable giving vehicles	Reduce taxes
Variable or indexed deferred annuities	Reduce sequence risk near retirement
Fixed and fixed indexed annuities	Protect principal
1035 transfer from VA to fixed annuity	Lock in market gains

Source: RetireOne.com