



AnnuityAdvantage.com Responds to Dateline NBC Report 'Tricks of the Trade'

Dateline NBC's program on [equity-indexed annuities](#) did not offer an unbiased view of equity-indexed annuities, and AnnuityAdvantage.com encourages consumers to learn more about EIAs before discrediting them completely.

Medford, OR ([PRWEB](#)) April 21, 2008 -- On April 13, 2008, Dateline NBC aired a show called "Tricks of the Trade" that targeted equity-indexed annuities and the unethical and misleading sales tactics some salespeople use to persuade seniors to buy these annuities, also called indexed or [fixed-indexed annuities](#).

AnnuityAdvantage.com, a one-stop annuity comparison and sales service, sells equity-indexed annuities (EIAs). Dateline did expose poor sales tactics and less consumer-friendly policy options available in the [equity-indexed annuity](#) market, but according to Ken Nuss, CEO of AnnuityAdvantage.com, Dateline did not tell a complete, unbiased story of equity-indexed annuities.

An equity-indexed annuity is a contract between an insurance company and a consumer. In return for a premium deposit, insurance companies tie interest earnings on that premium to a market index, such as the S&P 500. One of the most attractive features of an equity-indexed [annuity](#) is that the principal and any credited interest earnings are protected against loss, if the market index performs poorly. Another positive feature of equity-indexed annuities is their guaranteed return rates, payable even if the market index sinks below that guaranteed rate.

"Equity-indexed annuities are only appropriate for those who can defer access to their money in exchange for favorable returns, protection from market risk and tax deferral on credited interest earnings. Equity-indexed [annuities](#) are NOT suitable for a senior's entire life savings, or for those who may need immediate access to their money," explained Nuss. "It's also important for potential customers to review and compare several different annuity offerings before buying, and not just purchase the first and only annuity recommended to them by a local agent."

While the equity-indexed annuities featured on Dateline were accredited products, EIAs featuring shorter surrender terms are quite common. For example, AnnuityAdvantage.com offers EIAs with surrender terms from 3 to 16 years.

In addition, AnnuityAdvantage.com practices a different type of annuity sales method--one that puts the control of the sale in the hands of the customer. At-home meetings can lead the customer into feeling pressured to buy something he or she doesn't fully understand. AnnuityAdvantage.com waits for the customer to initiate contact, and sends out materials for the customer to review at his or her own leisure. Annuity Specialists are available by phone or email to answer any questions and offer straightforward and honest answers to all annuity-related concerns.

"All of our [fixed annuities](#), including equity-indexed annuities, come with a free-look period of 10 to 30 days after policy delivery. Our customers are encouraged to review the details of their annuity to ensure that they are satisfied with their decision," said Nuss. "If for any reason customers are not satisfied, they can return their policy for a no questions asked 100% money back refund."



AnnuityAdvantage.com also offers a free Second Opinion Service (SOS); at any time, consumers can call AnnuityAdvantage.com to get a free second opinion of any equity indexed annuity they are being encouraged to purchase.

Any individuals who have questions about equity-indexed annuities should call AnnuityAdvantage.com at 1-800-239-0356. Annuity Specialists are available to discuss any concerns regarding equity-indexed annuities, whether purchased from AnnuityAdvantage.com or not.

###

**Contact Information**

Ken Nuss

AnnuityAdvantage.com

<http://www.annuityadvantage.com/>

(800) 239-0356

Online Web 2.0 Version

You can read the online version of this press release [here](#).